

General Indemnity Company National Flood Insurance Program (NFIP) 9800 Fredericksburg Road San Antonio, Texas 78288-0489



Policy Number: 0959 83 31 1F

NAIC: 02003

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL. Policy Term: 05/30/2023 (12:01 a.m.) to 05/30/2024 (12:01 a.m.)

Named Insured / Property Location **DELLA GRACE GUARINO** 16551 ANCHOR WAY JAMAICA BEACH, TX 77019

Additional Insured:

Premium Payor: Insured

| ER | AGE AND PREMI | UM INFORMATION | Rate Category: FEM | Rate Category: FEMA Rating Engine | | |
|----|--|----------------|---------------------|--|---|-----------|
| | Coverage Type | Coverage Limit | Deductible | | | Premium |
| | Building | S 250,000 | S 1,250 | | S | 2,200.00 |
| | Contents | S 48,000 | S 1,000 | | S | 950.00 |
| | | | | Increased Cost of Compliance: | S | 60.00 |
| | | | | Community Rating System Discount: | S | 0.00 |
| | | | Full Risk Prem | ium Excluding Fees and Surcharges: | S | 3,210.00 |
| | STATUTORY DISCOUNTS | | | Annual Increase Cap Discount: | S | -2,174.00 |
| | | | | Discounted Premium: | S | 1,036.00 |
| | FEES AND SURCHARGES Homeowner Flood I | | | Reserve Fund Assessment: | S | 186.00 |
| | | | od Insurance Afford | ability Act of 2014 (HFIAA) Surcharge: | S | 250.00 |
| | | | | Federal Policy Fee: | S | 47.00 |
| | TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID | | | | | 1,519.00 |

LOCATION AND PROPERTY INFORMATION

Date of Construction: 01/01/1976

Building Occupancy: Single-Family Home Method Used to Determine First Floor Height: Elevation Certificate

Building Description: Main Dwelling

Property Desc: Elevated with enclosure on posts, piles or piers, one floor, frame

Your Property's NFIP Flood claims history can affect your premium.

LENDER INFORMATION

First Mortgagee

None

Second Mortgagee

Flood Zone: AE

Primary Residence: No

First Floor Height: 0.00ft

Prior NFIP Claims: 1 claim(s)

None

Loan Number: None

Other Mortgagee

None

Loan Number: None

Loss Payee

None

Loan Number: None

Loan Number: None





Pd. 10.19-23 Wille Payor Ct. # 10930

AMAICA BEACH

Policy Renewal Offer

Offer Date:

10/07/2023

Agent Name: Baldwin Krystyn Sherman Partne

Baldwin Krystyn Sherman Partners, LLC

(24719)

Offer Reference Number:

0009393195

Agent Phone: (281) 338-1551

Policy Number:

TWRD0000254674

Agent Address: 4211 W BOY SCOUT BLVD STE 800

Property Location:

16551 Anchor Way

Jamaica Beach, TX 77554

TAMPA, FL 33607-5757

Galveston

Dear Della Grace Guarino,

This packet contains the information you need to renew your Texas Windstorm Insurance Association (TWIA) policy.

Your current policy expires soon. To ensure you do not have a lapse in coverage, we must receive payment no later than the 10th day following the due date listed below. Payments received after that may cause your policy effective date to change to the date your payment was received.

To make a payment online and view your billing and payment options, please log into your TWIA account at www.twia.org. Payments made online will post to your account immediately.

Payments mailed to the address listed on the coupon will post to your account using the date payment is received. If making payment close to the due date, avoid a lapse in coverage by paying online. If that isn't an option, use an alternative mailing method listed on the back of this page.

| Proposed Policy Effective Date | Proposed Policy Expiration Date | Total Premium | Payment Due Date | Amount Due |
|-----------------------------------|------------------------------------|---------------|------------------|------------|
| November 11, 2023 | November 11, 2024 | \$2,166.00 | 11/11/2023 | \$2,166.00 |

Payments received on or after 12/12/2023 will be returned without a policy issued.

If you have questions regarding this renewal offer, please contact your agent or TWIA at (800) 788-8247.

Sincerely,

Texas Windstorm Insurance Association

Home Three® X-Wind

PROGRAM MANAGER

AMWINS DIGITAL INSURANCE SERVICES
2550 W TYVOLA RD, SUITE 600

CHARLOTTE NC 28217-0139

AGENT NIKKI LOVING

PHONE (281) 338-1551

RENEWAL OFFER

Policy No NF033TX0300023 Endt No 00 Yr 24 Policy Period

Policy Period 02/01/2024 to 02/01/2025 (12:01 AM Standard Time) at Residence Premises

COMPANY

NATIONAL FIRE & MARINE INS CO

1314 DOUGLAS STREET, STE 1400 OMAHA NE 68102

TOMEOUNERS INS

CONTRACT/UMR NF010124

NAMED INSURED

Guarino, Della Grace 5466 Briar Dr Houston TX 77056 USA HOMEOWNERS INS. 2-1-24 to 2-1-25

AGENCY

BKS Partners 4211 W. Boy Scout Blvd Ste 900 Tampa FL 33607

\$2,129.41 Renewal Premium Due 02/01/2024

RISK LOCATION ADDRESS: 16551 Anchor Way, Jamaica Beach TX 77554, US (Galveston County)

Your existing policy, NF033TX0300023, terminates on 02/01/2024, the expiration date. Your agency, BKS Partners, requested that we offer you a renewal for this policy. To renew this policy, we must receive the renewal premium. Coverage ceases unless we receive the renewal premium before the expiration date. This offer is invalid and deemed rescinded if risk characteristics disclosed on the insurance application have changed and have not been declared to us.

Coverages, Limits, Deductibles and Forms are subject to change upon renewal. Please read your policy declarations, wordings and endorsements for specific coverage information. For any questions please contact your Agency at the number listed above.

| POLICY COVERAGES | LIMITS | DEDUCTIBLE(S) | AMOUNT | PREMIUM(S) | AMOUNT |
|--------------------------|---------|-----------------------|-------------|-------------------|----------|
| Section I | | All Other Perils | 2,500 | Subtotal | 1,905.14 |
| A - Home | 165,000 | Water Damage | 2,500 | Policy Fee | 125.00 |
| C - Personal Property | 50,000 | Windstorm & Hail | No Coverage | Other Fee | 0.00 |
| D - Loss of Use/Rents | 17,000 | Earthquake | No Coverage | Taxable Total | 2,030.14 |
| B - Other Structures | 0 | Flood | No Coverage | Surplus Lines Tax | 98.46 |
| Section II | | Optional Coverages | Limits | Stamping Tax | 0.81 |
| E - Personal Liability | 300,000 | Repl. Cost - Dwelling | 125 Percent | | |
| F - Medical Payments | 5,000 | Repl. Cost - Contents | 100 Percent | | |
| | | Ordinance/Law | 41,250 | Total Premium | 2,129.41 |
| | | Wind Driven Rain | No Coverage | | |
| | | | 0 | | |
| | | | | | |
| Underlying ISO-Form: HO3 | | | | | |

Payment of this Renewal Offer constitutes the acceptance of the Terms & Conditions of this policy.

Detach and return with payment - Or pay online by AmEx/Visa/MC/DS(fee will apply) or by E-Check (no fee) - https://personal-lines-insured.amwins.com

MF033:TX 0300023

Wells Fargo Bank, N.A.

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