



General Indemnity Company
 National Flood Insurance Program (NFIP)
 9800 Fredericksburg Road
 San Antonio, Texas 78288-0489
 NAIC: 02003

FLOOD INS.

Policy Number:
 0959 83 31 1F

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

COVERAGE AND PREMIUM INFORMATION

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 Premium Excluding Fees and Surcharges:	S 3,210.00

STATUTORY DISCOUNTS

Annual Increase Cap Discount: S -2,174.00
Discounted Premium: S 1,036.00

FEEES AND SURCHARGES

Reserve Fund Assessment: S 186.00
 Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge: S 250.00
 Federal Policy Fee: S 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID

S 1,519.00

LOCATION AND PROPERTY INFORMATION

Flood Zone: AE
 Primary Residence: No
 Prior NFIP Claims: 1 claim(s)
 First Floor Height: 0.00ft

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
 None

Loan Number: None
Other Mortgagee
 None

Loan Number: None
Loss Payee
 None

Loan Number: None

Loan Number: None

Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov/floodcosts for more information about flood risk and policy rating.

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses. Contact USAA at 210-531-USAA (8722), our mobile shortcut #8722, or 800-531-8722 between 7:30 a.m. and 6:00 p.m. CST Monday - Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday

WINDSTORM INS.



TEXAS WINDSTORM
INSURANCE ASSOCIATION

Pol. 10-19-23
Wille Faye ck. # 10930

JAMAICA 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 TAMPA, FL 33607-5757
Property Location:	16551 Anchor Way Jamaica Beach, TX 77554 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

