



Residential Quote Summary
-Not a Binder or Policy-

This quote summary is a preliminary indication of premiums, limits, and coverages being considered by the applicant; it is not an offer of coverage. The premiums, limits, and coverages quoted in this document are not binding on TWIA, are not guaranteed by TWIA, and may differ from the insurance policy that may be issued by TWIA.

All quotes are subject to underwriting review. TWIA assumes no responsibility and has no liability for failure of the applicant or their agent to effect coverage.

CUSTOMER INFORMATION

DATE QUOTED: 06/12/2024
PROPOSED EFFECTIVE DATE: 06/30/2024 12:01 a.m.
POLICY PERIOD:
FROM: 06/30/2024 12:01 a.m. **TO:** 06/30/2025 12:01 a.m.

POLICY/OFFER NUMBER: 0012073211
TRANSACTION TYPE: Submission
ACCOUNT NUMBER: W000466919

CUSTOMER NAME AND MAILING ADDRESS:

O2 VENTURES, LLC
3111 AVENUE L
GALVESTON TX 77550
MELODYOEELZE@ICLOUD.COM

AGENCY NAME AND LOCATION

EMERGENT INSURANCE SOLUTIONS,
EMERGENT INSURANCE SOLUTIONS LLC - PRODUCER GROUP
(25538)
20333 STATE HIGHWAY 249 STE 150
HOUSTON TX 77070-2653
(281) 721-4464

PROPERTY LOCATION:

3111 AVENUE L
GALVESTON TX 77550

OCCUPANCY:

Secondary Residence

COUNTY: GALVESTON

COVERAGE AND PREMIUM INFORMATION

TOTAL PREMIUM AND SURCHARGES: \$1,500.00

COVERAGE SUMMARY

DWELLING AND PERSONAL PROPERTY

WIND AND HAIL COVERAGE

Coverage A

Structure

LIMIT	PREMIUMS
\$325,000	\$3,540

Valuation Method: Replacement Cost

Replacement Cost Value: \$277,167

Actual Cost Value: \$180,158

Deductible 5%

\$16,250 -\$2,158

Indirect Loss Coverage

See Endorsements \$118

Wind Driven Rain

Consequential Loss

STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

AGENCY INFORMATION		QUOTE INFORMATION	
Agency Number	744756	Quote Number	42QT5371331899
Agency	EMERGENT INSURANCE SOLUTIONS	Applicant	XXXXXXXXXX
Address	20333 STATE HIGHWAY 249, STE 150	Current Date	06/11/2024
City, State, Zip	HOUSTON, TX 77070-2653	Effective Date	07/01/2024
Phone Number	281.721.4464	Rating Method	Rating Engine

BUILDING INFORMATION			
Property Address	3111 AVENUE L	Building Replacement Cost	\$204,533
City, State, Zip	GALVESTON, TX 77550-4243	Building Square Footage	1439 sq. ft.
Construction Date	01/01/1872	Occupancy Type	Single Family Home
Primary Residence	Yes	Foundation Type	Elevated without Enclosure
Pre-FIRM	No	# of Floors	2
Newly Mapped Discount	No	Elevation Certificate	Yes
Machinery & Equipment	Elevated	Lowest Floor Elevation	11.4 feet
Building Flood Proofed	No		

COMMUNITY INFORMATION		COVERAGE/PREMIUM INFORMATION		
Program Type	Flood Regular Policies	Coverage	Limits	Deductible
Community	485469 - GALVESTON, CITY OF	Building	\$250,000	\$2,000
Flood Risk/Rated Zone	AE	Contents	\$100,000	\$2,000
Zone Determination #	DRP00000000017258718	Discount/Surcharge	\$328	
Zone Reference #	12883473	1 Year Premium	\$1,533	

IMPORTANT NOTES

THIS IS NOT AN OFFER FOR INSURANCE. THIS QUOTE IS NON-FIRM AND NON-BINDING AND SUBJECT TO REVIEW AND ADJUSTMENT.

Please submit the required documentation listed on your application summary for review and approval. If additional information is required to actuarially rate the risk, you will be contacted.

FLOOD INSURANCE WAIVER OF AGENT'S RESPONSIBILITY

I understand that, if I decline this protection, my agent and/or his/her agency will be held harmless and not liable in the event I suffer a flood loss. I have been made aware of the following facts:

1. Homeowners insurance does not cover flood damage.
2. Federal disaster assistance is most typically an interest-bearing loan.
3. Flooding can and does occur in low-risk zones nationwide.

(Initial next to the following. Sign and date at the bottom.)

_____ I reject building and contents coverage for flood protection.

Property Owner Signature: _____ Date: _____

This quote is issued by Wright National Flood Insurance Company

20240611095749

The online application process must be completed. *Please do not submit this form with your payment.*

Carefully review the quote being provided for accuracy. Price and terms associated with this quote are subject to underwriting review and may not be available if FEMA rates change. Please refer to the policy for complete terms, conditions, and exclusions. Please refer to www.ambest.com for rating, financial size category and additional information on the insurance carrier shown on this quote.

STANDARD FLOOD NON-BINDING QUOTE



Wright National Flood Insurance Company
 A Stock Company
 PO Box 33003
 St. Petersburg, FL, 33733
 Office: 800.820.3242
 Fax: 800.850.3299

AVAILABLE DEDUCTIBLE/PREMIUM COMBINATIONS

Building	Contents	Discount/Surcharge	Total Premium
\$1,250	\$1,000	\$0	\$1,552
\$1,250	\$2,000	\$0	\$1,538
\$1,250	\$5,000	\$0	\$1,507
\$1,250	\$10,000	\$0	\$1,457
\$2,000	\$1,000	\$0	\$1,546
\$2,000	\$2,000	\$0	\$1,533
\$2,000	\$5,000	\$0	\$1,501
\$2,000	\$10,000	\$0	\$1,451
\$5,000	\$1,000	\$0	\$1,513
\$5,000	\$2,000	\$0	\$1,499
\$5,000	\$5,000	\$0	\$1,467
\$5,000	\$10,000	\$0	\$1,417
\$10,000	\$1,000	\$0	\$1,471
\$10,000	\$2,000	\$0	\$1,459
\$10,000	\$5,000	\$0	\$1,425
\$10,000	\$10,000	\$0	\$1,376

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