

KW Specialty Insurance Company

P.O. Box 15310
Scottsdale, AZ 85267-5310
(855) 225-5597
www.kwspecialty.com

Giles Properties I, LLC
3738 Blue Bonnet Blvd
Houston, TX 77025-1202
US

RENEWAL COVER LETTER

Producer

Landry Insurance Agency LLC, 1021-18456
PO Box 333
Port Neches, TX 77651
4097242454

Policy Number: 1000013998HO2

Policy Type: HO3

Policy Period: 06/17/2024 to 06/17/2025 at 12:01 AM Standard Time

Dear Policyholder:

We are pleased to present you with your renewal policy. **The coverages, limits, and policy period shown only apply if you pay for this policy to renew.**

Please take a minute to review your renewal packet which outlines coverage for the upcoming term and explains any changes to your policy.

Your packet includes:

- **Renewal Declarations Page:** This summarizes your coverage limits, deductibles, contract, and endorsements. It is important to review this information to make sure that you are adequately protected. **If you need to make an update, please call your producer listed at the top of the page.**
- **Renewal Billing Statement:** This details your premium and payment plan options. Make your payment online at www.kwspecialty.com.
- **Claims Reporting Information:** Please keep this information in a safe place as it tells you what to do in case of a loss.

We are excited to offer you outstanding service in the coming year.

If you have any questions, please contact your producer who is listed on this notice.

Thank you for your business.

Sincerely,
Customer Care Department

KW Specialty Insurance Company

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HOMEOWNERS POLICY DECLARATIONS – Renewal

Insured

Giles Properties I, LLC
3738 Blue Bonnet Blvd
Houston, TX 77025-1202
US

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Landry Insurance Agency LLC, 1021-18456
PO Box 333
Port Neches, TX 77651
4097242454

Wholesale Agent

RT Specialty Houston, 1021

Policy Number: 1000013998HO2

Policy Type: HO3

Policy Period: 06/17/2024 to 06/17/2025 at 12:01 AM Standard Time

Renewal Effective Date: 06/17/2024

Premium Information

Basic Premium:	\$1,481.00
Policy Fee:	\$150.00
Inspection Fee:	\$75.00
Surplus Lines Tax:	\$82.74
Stamping Fee:	\$0.68
Total Policy Premium:	\$1,789.42

The Total Policy Premium includes a Minimum Earned Premium of \$ 50.00.

Location of Insured Property: 958 Mary Ann Crystal Beach, TX 77650

Year Built:	2015	Square Footage:	1,200	Roof Age:	9
Construction:	Frame	Protection Class:	P3, PROTECTED 3	Roof Type:	All Other
Occupancy:	Seasonal	Feet to Hydrant:	Less than 1000 feet	County:	Galveston
Number of Families:	1	Miles to Station:	Less than 5 miles		

Coverages and Deductibles**Limits of Liability**

(See Policy for Terms, Conditions, and Exclusions)

Section I	
Coverage A – Dwelling	\$326,585
Coverage B – Other Structures	\$26,583
Coverage C – Personal Property	\$74,000
All Other Perils Deductible – 1% of Coverage A (minimum \$1,000)	
Water Deductible – 1% of Coverage A (minimum \$1,000)	
Theft Deductible – 1% of Coverage A (minimum \$1,000)	
Section II	
Coverage E - Premises Liability	\$500,000 each occurrence
Coverage F – Medical Payments to Others	\$5,000 each person
Optional Coverages	
Increased Ordinance or Law	25% of Coverage A
Limited Water Back-Up and Sump Discharge or Overflow	\$25,000
Personal Property Replacement Cost	
Dwelling Replacement Cost	
Inflation Guard	8.5%

Interested Party (see schedule if more than one)**Forms and Endorsements Included with this Policy**

<u>Form Number</u>	<u>Form Name</u>
1004 XN 201812	Renewal Cover Letter
1014 HD 202105	Homeowners Declarations Page
1033 XO 202110	Policy Countersignature
1284 XO 202202	Texas Surplus Lines Countersignature - RT Specialty
1182 XO 202011	Texas Surplus Lines Information
1000 XN 202107	Privacy Policy Notice
1181 XO 202011	Texas - Have a Complaint or Need Help
1216 XN 202101	Windstorm or Hail Exclusion - Notice to Policyholder
1273 HN 202108	Water Loss Prevention and Coverage Limitations and or Exclusions - Notice to Policyholder
HO 00 03 0511	Homeowners 3 - Special Form
HO 01 42 0217	Special Provisions - TX
1034 HE 201901	Section I - Property Coverages Endorsement
1036 HE 201901	Section II - Liability Coverages Endorsement
1042 XE 201901	Actual Cash Value Defined

1075 HE 201901	Inflation Guard
1026 XO 201901	Service of Suit Clause
HO 23 04 0511	Personal Property RC Loss Settlement - TX
1022 HE 201901	Marijuana Endorsement
1040 HE 201901	Premises Liability Coverage
HO 04 69 0114	Limited Water Back-Up and Sump Discharge or Overflow - Texas
HO 04 77 1000	Ordinance or Law Increased Amount of Coverage
HO 04 94 1000	Windstorm or Hail Exclusion
1270 HE 202108	Freezing Thawing Pressure or Weight of Water Ice Snow or Sleet and Water Endorsement
1052 HE 201901	Mold Exclusion
1079 HE 201901	Pre-Existing Damage Exclusion
1046 HE 201901	Trampoline Exclusion
1049 HE 201901	Specific Breed Animal Exclusion
1044 XE 201901	Punitive Damages Exclusion
1051 HE 201901	Hazardous Substances Exclusion
1053 HE 201901	Sexual Molestation, Corporal Punishment or Physical or Mental Abuse Exclusion
1054 HE 201901	Assault and Battery Exclusion
1057 HE 201901	Nuclear Hazard Exclusion
1055 HE 201901	War and Terrorism Exclusion
1058 HE 201901	Electronic Data Exclusion
HO 34 02 0217	Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft
HO P 004 0511	Limited Home Day Care Advisory Notice to Policyholders

These homeowners policy declarations, along with the forms, endorsements, and optional coverages listed herein, complete your policy.

Thank you for choosing KW Specialty Insurance Company to provide your insurance protection.

PRIVACY NOTICE and NOTICE OF INFORMATION PRACTICE

PLEASE READ THIS WEBSITE PRIVACY POLICY CAREFULLY.

LAST REVISED: July 2021

KW Specialty Insurance Company and its affiliates and assigns respect the Nonpublic Personal Information (hereinafter "NPI") of our customers and work hard to keep it secure and private by consistently reviewing and monitoring our practices. This notice describes the NPI we collect about you, how we will use it, and how we will protect it. It applies to our current and former customers and replaces earlier versions that we may have given to you.

Summary

- We collect NPI from you. This is done through your transactions with us, such as the application process and outside sources.
- The NPI that we collected is used to conduct our business and provide you insurance.
- NPI is not shared with other parties for their marketing purposes without your consent.
- Safeguards are in place to help protect your NPI.
- NPI about you may be reviewed and corrected as described herein.

Information We Collect

We collect and maintain NPI to provide you with coverage, products or services, and to service your account. We collect certain NPI about you and the members of your household from the following sources:

- Information you provide on applications or other forms, such as your social security number, date of birth, credit card number or bank account number, assets, income, and property information;
- Information about your transactions with us, our affiliates, or others, such as your policy coverage, premiums, and payment history;
- Information from your visits to www.kwspecialty.com, www.quotekwiq.com, and www.paykwspecialty.com or other websites we operate, use of our mobile sites and application, use of our social media sites, and interaction with our online advertisements;
- Information from you opening e-mail or following e-mail links; and
- Information we receive from a consumer reporting agency or insurance support organization, such as property inspections, credit report information, and claims history.

Disclosure and Use of Information

We will share NPI about you only as permitted by law. NPI is not shared with other parties for their marketing purposes without your consent.

Disclosures of NPI include those that we feel are required to provide customer service, claims service, perform research, prevent fraud, or comply with the law. This may include claims representatives, company representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts, and government agencies. These parties may disclose NPI to others as permitted by law.

How We Protect Your Information

We restrict access to NPI about you to individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your NPI to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your NPI. We do not disclose any NPI about you except as described in this notice.

Review and Correction of Information

You have the right to review and receive most of the NPI we collect about you. As permitted by law, some legal and medical documents will not be provided. To access your NPI, submit a notarized request to KW Specialty Insurance Company, P.O.

Box 15310, Scottsdale AZ, 85267-5310 Attn: Privacy Compliance. We will need your complete name, address, policy number, daytime phone number, and a copy of your driver's license or other personal identification. We will respond to your written request within thirty (30) days unless your state's law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the NPI if the source is an institutional one.

If you believe your NPI is incorrect, please send a notarized request for correction to KW Specialty Insurance Company, P.O. Box 15310, Scottsdale AZ, 85267-5310 Attn: Privacy Compliance. We will need your complete name, address, policy number, daytime phone number, and a copy of your driver's license or other personal identification. We will respond to your written request within thirty (30) days unless your state's law requires us to respond earlier. If we agree with you, we will correct the NPI and notify you of the correction. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

Recipients of this Notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice.

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Giles Properties I, LLC
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Houston, TX 77025-1202
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WINDSTORM OR HAIL EXCLUSION – NOTICE TO POLICYHOLDER

Producer

Landry Insurance Agency LLC, 1021-18456
PO Box 333
Port Neches, TX 77651
4097242454

Wholesale Agent

RT Specialty Houston, 1021

Policy Number: 1000013998HO2

Policy Type: HO3

Policy Period: 06/17/2024 to 06/17/2025 at 12:01 AM Standard Time

Dear Policyholder:

Your policy contains a Wind or Hail Exclusion.

In the event of a windstorm or hail loss, there will be no coverage. This includes windstorm during a hurricane.

If you have any questions, please contact your producer listed at the top of this page.

Thank you for your business.

Sincerely,

Customer Care Department

TEXAS SURPLUS LINES INFORMATION

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus lines coverage under the Texas insurance statutes.

The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code.

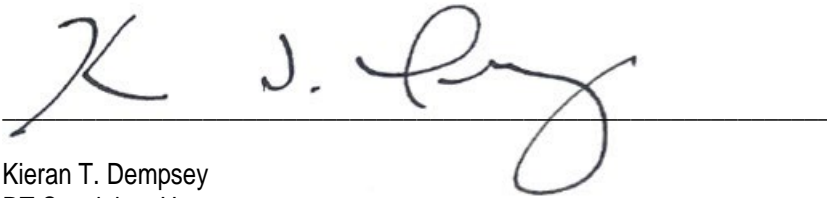
Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.

A surplus lines document must show:

1. The description and location of the subject insurance;
2. The coverage, conditions, and terms of the insurance;
3. The premium and rate charged, and premium taxes to be collected from the insured;
4. The name and address of:
 - a. The insured;
 - b. The insurer; and
 - c. The insurance agent who obtained the surplus lines coverage; and
5. If the direct risk is assumed by more than one insurer:
 - a. The name and address of each insure; and
 - b. The proportion of the entire direct assumed by each insurer.

TEXAS SURPLUS LINES COUNTERSIGNATURE

This insurance is issued pursuant to the Texas Insurance Code Chapter 981 and Texas Administrative Code Chapter 15, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the Texas Insurance Commissioner.

A handwritten signature in black ink, appearing to read "K. T. Dempsey", is written over a horizontal line. The signature is cursive and stylized.

Kieran T. Dempsey
RT Specialty - Houston

We welcome you as a policyholder to
KW SPECIALTY INSURANCE COMPANY
READ YOUR POLICY CAREFULLY.

This is a legal contract between the policyowner and the company.

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Gary Romay, President



Laurel Weinholdt, Secretary

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FREEZING, THAWING, PRESSURE, OR WEIGHT OF WATER, ICE, SNOW, OR SLEET, AND WATER ENDORSEMENT (HO-3)

Under SECTION I – PERILS INSURED AGAINST, A. Coverage A – Dwelling and Coverage B – Other Structures, 2.c.(1) and 2.c.(2) have been removed and replaced with the following:

(1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

- (a) Maintain heat in the building at 55 degrees Fahrenheit or higher; or
- (b) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building at 55 degrees Fahrenheit or higher for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment, or a roof drain, gutter, downspout or similar fixtures or equipment;

(2) Freezing, thawing, pressure, or weight of water, ice, snow, or sleet, whether driven by wind or not, to a:

- (a) swimming pool, hot tub, or spa, including their covers, filtration, and circulation systems; or
- (b) an awning, fence, pavement, patio, foundation (including slabs, basement walls, crawl space walls, and footings), retaining wall, bulkhead, pier, wharf, or dock;

Under SECTION I – EXCLUSIONS A., paragraph 3. Water is deleted and replaced with the following:

3. Water

This means:

- a. Flood, surface water, waves, including tidal wave and tsunamis, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water which:
 - (1) Backs up through sewers or drains; or
 - (2) Overflows or is otherwise discharged from a sump, sump pump or related equipment;
- c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- d. Waterborne material carried or otherwise moved by any of the water referred to in A.3.a. through A.3.c. of this exclusion.
- e. Seepage or leakage of water, steam, or sewage that occurs or develops over a period of time:
 - (1) and is:
 - (a) continuous;
 - (b) repeating;
 - (c) gradual;
 - (d) intermittent;
 - (e) slow; or
 - (f) trickling; and
 - (2) from a:
 - (a) Heating, air conditioning, or automatic fire protective sprinkler system;
 - (b) Household appliance; or

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

- (c) Plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors, and
- (d) If loss to covered property is caused by water or steam not otherwise excluded, we will cover the cost of tearing out and replacing any part of the building necessary to repair the system or appliance. We do not cover loss to the pipe, system, or appliance from which the water or steam escaped.

We also will not pay for losses arising from condensation or presence of humidity, moisture, or vapor that occurs or develops over a period of time

This Exclusion A.3. applies regardless of whether any of the above, in A.3.a. through A.3.e., is caused by an act of nature or is otherwise caused.

This Exclusion A.3. applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in A.3.a. through A.3.e., is covered.

All other provisions of this policy apply.

WATER LOSS PREVENTATION AND COVERAGE LIMITATIONS AND/OR EXCLUSIONS – NOTICE TO POLICYHOLDER

Producer

Landry Insurance Agency LLC, 1021-18456
4097242454

Wholesale Agent

RT Specialty Houston, 1021

Policy Number: 1000013998HO2

Policy Type: HO3

Policy Period: 06/17/2024 to 06/17/2025 at 12:01 AM Standard Time

Dear Policyholder:

Many water losses are preventable. The following describes ways to protect your assets.

1. Water Heaters: Drain water heaters twice a year to help prevent sediment buildup.
2. Smart Water Leak Detectors. These devices will send an alert to your phone or email. (Some detectors can automatically shut off the water to prevent damage). In a LexisNexis study of 2,306 U.S. homes that installed a Flo by Moen water leak detector, water-related claims went down by 96% compared to the two years prior to installation.
3. Basements: Water in the basement is often caused by cracks in building foundations or floor slabs. If you notice water seepage after heavy rain when you've never had a problem, it may mean that your once-waterproof cement floors and basement walls have deteriorated. Painting vulnerable areas with water sealant can prevent seepage.
4. Drainage: Seepage is exacerbated by soil that has settled in a way to make water flow toward the building. After a storm, and especially if the ground is already saturated, rainwater that flows towards the building goes down the outside of the foundation wall potentially through any cracks. Draining water away for the house prevents damage.
5. Inspect Hoses: Make it a practice every year to check hoses leading to water heaters, dishwashers, washing machines and refrigerator icemakers. Immediately replace any hoses that have cracks or leaks and replace them all every five to seven years.
6. Inspect Showers and Tubs: Check the seal and caulking around showers and tubs to make sure they are watertight and reseal if necessary.
7. Shut Off the Water Supply: When on vacations or extended time away from the home shut off the water and never leave the house while the washer or dishwasher is running.
8. Check Plumbing and Heating Pipes: Look closely for cracks and leaks and have any necessary repairs made immediately.
9. Inspect Roof: Check for missing, damaged and aging shingles and make necessary repairs.
10. Check Downspouts and Gutters: Remove debris that may have accumulated in downspouts and rain gutters. Position downspouts so that they direct water away from the house.
11. Prevent Frozen Pipes: If you live in an area that has extreme cold temperatures, keep your heat set to at least 55 degrees and consider other precautions, like wrapping pipes with insulation.
12. Home Checks: When on vacation or extended time away from the home consider having someone check on your home.

If you have a loss, we please pay attention to the water coverage limitations and/or exclusions on your policy as water losses may not be covered under the policy language.

Sincerely,
Customer Care Department

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL EXCLUSION

SECTION I – PERILS INSURED AGAINST

In all forms, coverage for the peril of windstorm or hail is deleted. However, we do cover for loss of use under Coverage **D**.

SECTION I – EXCLUSIONS

The following exclusion is added. In Forms **HO 00 03** and **HO 00 05**, it is added to Paragraph **A**:

WINDSTORM OR HAIL

However, this exclusion does not apply to direct loss by fire or explosion resulting from windstorm or hail.

All other provisions of this policy apply.