

Renewal House & Home Policy Declarations



Your policy effective date is August 10, 2024

Total Premium for the Policy Period

Premium for property insured	\$1,926.85
Recoupment Fee Volunteer Rural Fire Department Assistance Program	1.54
Total	\$1,928.39

Your total premium for this policy period has increased by at least 10%

Discounts (included in your total premium)

Protective Device	\$30.91	Multiple Policy	\$465.53
Claim Free	\$441.03	Loyalty	\$178.40
Responsible Payment	\$647.10		
Total discount savings			\$1,762.97

Insured property details\*

Please review and verify the information regarding your insured property. Please refer to the Important Notice (X73182-1) for additional coverage information. Contact us if you have any changes.

Location of property insured: 609 Biscayne Bend Ln, League City, TX 77573-6219

Location zone: N2948432W09512507

Your location zone is based on the location of the insured property and is one of many factors used in determining your rate.

Dwelling Style:

Built in 2003; 1 family; 3373 sq. ft.; 2 stories

Foundation:

Slab at grade, 100%

Attached structures:

One 2-car built-in garage      Open porch, 48 sq. ft.  
One large open porch

Interior details:

One builders grade kitchen      One single fireplace  
Three builders grade full baths      One softwood straight staircase  
One builders grade half bath

Exterior wall types:

70% brick on frame      30% cement fiber siding

Interior wall partition:

100% drywall

Heating and cooling:

Information as of June 26, 2024

Summary

Named Insured(s)  
Jahnathan Braquet, Karen Braquet

Mailing address  
609 Biscayne Bend Ln  
League City TX 77573-6219

Policy number  
886 080 464

Your policy provided by  
Allstate Vehicle and Property  
Insurance Company

Policy period  
Beginning August 10, 2024 through  
August 10, 2025 at 12:01 a.m. standard  
time

Your Allstate agency is  
Vanmeter Agency  
2000 Crawford #910  
Houston TX 77002-1080  
(281) 993-8257  
KVANMETER@allstate.com

Some or all of the information on your Policy Declarations is used in the rating of your policy or it could affect your eligibility for certain coverages. Please notify us immediately if you believe that any information on your Policy Declarations is incorrect. We will make corrections once you have notified us, and any resulting rate adjustments, will be made only for the current policy period or for future policy periods. Please also notify us immediately if you believe any coverages are not listed or are inaccurately listed.

(continued)



**Insured property details\* (continued)**

Average cost heating system, 100%	Central air - same ducts, 100%
<b>Additional details:</b>	
Standard wood sash with glass, 100%	Interior wall height - 8 ft, 100%
Two exterior wood doors	
<b>Fire protection details:</b>	
Fire department subscription - no	1 mile to fire department
<b>Roof surface material type:</b>	
Composition	
▪ 100% asphalt / fiberglass shingle	
<b>Roof details:</b>	
Predominant roof type: Composition	Age of roof - 21 years
Roof geometry - Gable	

**Mortgagee**

WELLBY  
P O Box 2727, Sioux City, IA 51106-0727  
Loan number: 1485623878

**Additional Interested Party - None**

*\*This is a partial list of property details. If the interior of your property includes custom construction, finishes, buildup, specialties or systems, please contact your Allstate representative for a complete description of additional property details.*

**Coverage detail** for the property insured

Coverage	Limits of Liability	Applicable Deductible(s)
Dwelling Protection	\$561,197	▪ \$5,611 All peril
Other Structures Protection	\$56,120	▪ \$5,611 All peril
Personal Property Protection	\$336,719	▪ \$5,611 All peril
Additional Living Expense	Up to 24 months not to exceed \$112,240	
Family Liability Protection	\$200,000 each occurrence	
Guest Medical Protection	\$2,500 each person	
Foundation Water Damage	\$5,000	
Building Codes	Not purchased*	
Building Structure Reimbursement Extended Limits	Not purchased*	
Water Back-Up	\$10,000	▪ \$1,000 Water Back-Up
Extended Coverage on Jewelry, Watches and Furs	\$15,000 each occurrence \$2,500 per item	▪ \$5,611 All peril
Identity Theft Expenses	\$25,000 per policy period	
Residence Glass	Included	



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► **Other Coverages Not Purchased:**

- Additional Fire Department Charges\*
- Building Materials Theft\*
- Country Endorsement\*
- Dwelling in the Course of Construction\*
- Electronic Data Recovery\*
- Extended Coverage on Cameras\*
- Extended Coverage on Musical Instruments\*
- Extended Coverage on Sports Equipment\*
- Fair Rental Income\*
- Golf Cart\*
- Green Improvement\*
- Home Day Care\*
- Increased Coverage on Business Property\*
- Increased Coverage on Theft of Silverware\*
- Loss Assessments\*
- Secondary Residence\*

**\* This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

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## Scheduled Personal Property Coverage

**Your policy does not include Scheduled Personal Property Coverage. This coverage can provide you with valuable protection. To help you stay current with your insurance needs, contact your agent to discuss available coverage options and other products and services that can help protect you.**

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## Your policy documents

Your House & Home policy consists of the Policy Declarations, any Policy Declarations Addendum, and the following documents. Please keep them together.

- AVPIC House & Home Policy - AVP91
- Water Back-Up Endorsement - AVP98-1
- Identity Theft Expenses Coverage Endorsement - AVP27
- Depreciation Amendatory Endorsement - AP4970
- Enhanced Package Endorsement - AVP482
- Windstorm and Hail Exclusion Endorsement - AVP100
- Residence Glass Coverage - AVP99
- Texas Amendatory Endorsement - AVP348
- Texas Amendatory Endorsement - AVP345-1



Policy number: **886 080 464**

Policy effective date: August 10, 2024

## Important payment and other information

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Here is some additional, helpful information related to your coverage and paying your bill:

- ▶ You purchased our Enhanced Package as part of your policy, which provides you with the following benefits:

- **Claim RateGuard®**

This feature will help you keep your discounts and avoid a premium increase in the unfortunate event that you have a claim. If you file a claim to which we apply the Claim RateGuard® feature, you will not lose the Claim Free Discount, if you already have that discount on your policy.

- **Claim-Free Bonus**

For every designated twelve-month period that your policy is claim-free, you will earn a Claim-Free Bonus credit of up to 5% of your current policy's premium, which you can apply toward your next renewal premium. If your policy does not renew, we will apply the credit amount to any outstanding premium balance and any remainder refunded to you.

- **Deductible Reward**

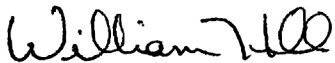
For every designated twelve-month period that your policy is claim-free, you will earn a Deductible Reduction Amount of \$100, which can be used to reduce the amount of your deductible (up to a \$500 maximum). We will reduce the Deductible Reduction Amount if it is used to reduce your deductible for one or more covered losses. If the Enhanced Package is removed from your policy, any accumulated Deductible Reduction Amount will no longer be available for losses occurring on or after the date the Enhanced Package was removed from your policy.

**Deductible Reward - Deductible Reduction Amount available is \$500.00.**

- ▶ Coverage A - Dwelling Protection Limit includes an approximate increase of \$9,318 due to the Property Insurance Adjustment provision. Coverage B - Other Structures Protection and Coverage C - Personal Property Protection adjusted accordingly.
- ▶ Do not pay. Mortgagee has been billed.

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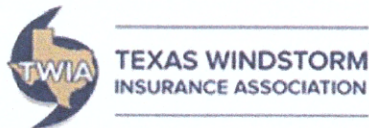
**Allstate Vehicle and Property Insurance Company's** Secretary and President have signed this policy with legal authority at Northbrook, Illinois.



William Hill  
President



Christine DeBiase  
Secretary



## Policy Renewal Offer

Offer Date: 06/10/2024 Agent Name: Steven Kyle VanMeter  
Steven Kyle Vanmeter - PRODUCER GROUP (23546)  
Offer Reference Number: 0012144051 Agent Phone: (281) 554-6277  
Policy Number: TWRD0000945951 Agent Address: 4815 FM 2351 Rd #207  
Property Location: 609 Biscayne Bend Ln Friendswood, TX 77546-2830  
League City, TX 77573  
Galveston

Dear Jahnathan Braquet and Karen Braquet,

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](http://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
August 09, 2024	August 09, 2025	\$2,834.00	08/09/2024	\$2,834.00

Payments received on or after 09/09/2024 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

**Detach and return with payment. Please do not send cash.**

Policy or Offer Number	Total Premium	Due Date	Amount Due	Amount Enclosed
0012144051	\$2,834.00	08/09/2024	\$2,834.00	

Make check payable to Texas Windstorm Insurance Association and include your offer/policy reference number on your check. **Please do not mail any other correspondence to this address.**

**Insured:**

Jahnathan Braquet  
609 Biscayne Bend Ln  
League City, TX 77573-6219

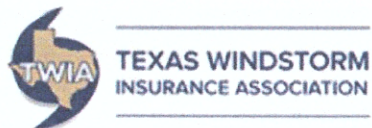
**Mail To:**

Texas Windstorm Insurance Association  
P.O. Box 843146  
Dallas TX 75284-3146

200000012144051000000000283400







## Renewal Offer Summary

LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
609 Biscayne Bend Ln League City TX 77573	Brick or Stone Veneer	2003	Primary Residence	Galveston	8	Inland I

### COVERAGES - Windstorm and Hail Only

COVERAGE SUMMARY	
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TOTAL POLICY PREMIUM: \$2,834.00  
*Minimum earned premium applies*

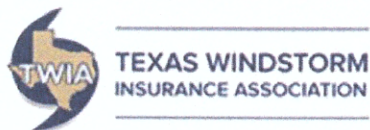
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$419,000	\$3,949
Deductible 2%	\$8,380	-\$812
<u>Coverage B</u>		
Personal Property	\$100,000	\$332
Deductible 2%	\$2,000	-\$70
<u>Indirect Loss Coverage</u>	See Endorsements	\$381
Additional Living Expense		
Wind Driven Rain		
Consequential Loss		

POLICY FORMS AND ENDORSEMENTS				
NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-311	04/30/2021	Extension of Coverage - Additional Living Expense	N/A	Included
TWIA-321	04/30/2021	Extension of Coverage - Wind Driven Rain	N/A	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	N/A	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$177
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES	
DESCRIPTION	PREMIUMS
Building Code Credit - Dwelling	-\$1,053
Building Code Credit - Personal Property	-\$70







## Policy Change Notice

Date Processed: Agent Name: Steven Kyle VanMeter  
Steven Kyle Vanmeter - PRODUCER GROUP  
(23546)  
Change Effective Date: 08/09/2024 Agent Phone: (281) 554-6277  
Policy Number: TWRD0000945951 Agent Address: 4815 FM 2351 Rd #207  
Policyholder: Jahnathan Braquet, Karen Braquet Friendswood, TX 77546-2830  
Property Location: 609 Biscayne Bend Ln  
League City, TX 77573  
Galveston



### ADDED

Dwelling Additional Interest: Wellby

### REMOVED

Dwelling Additional Interest: JSC Federal Credit Union DBA Wellby ISAOA

### CHANGED

	PREVIOUS	NEW
Dwelling - Actual Cash Value	370315	418226
Dwelling - Replacement Cost	462894	522783
Structure Coverage Limit	\$371,000	\$419,000

If you have any questions regarding these changes, please contact your agent or call TWIA at (800) 788-8247.

**Certificate of Compliance  
WPI-8**

**Location of Property to be Insured**

**Street:** 609 Biscayne Bend Lane

**Block:**

**City:** League City

**Lot:**

**Tract or Addition:**

**County:** GALVESTON

Inside City Limits

Design wind speed 144 mph

International Residential Code, 2018 Edition - Risk Category II

**Date of Construction:** 10-23-2023

**Application ID:** 2351104

**Occupancy Type:** Residential

**Certificate Number:** 2351104

**Building Type:** House

Roof      Entire Re-Roof      November 7, 2023      Appointed Qualified Inspector

This Certificate of Compliance, Form WPI-8, is issued by the Texas Department of Insurance under Insurance Code § 2210.251 and § 2210.2515 and demonstrates that the ongoing improvement identified in the certificate complies with the applicable windstorm building code under 28 Texas Administrative Code §§ 5.4007 – 5.4011.