



<b>POLICY NUMBER</b>	<b>EFFECTIVE DATE/TIME</b>	<b>EXPIRATION DATE/TIME</b>
TWRD0100052906	11/04/2023 12:01 a.m.	11/04/2024 12:01 a.m.
<b>NAME INSURED AND ADDRESS</b>		<b>AGENCY NAME AND LOCATION</b>
LINDA SUE HART 3720 AVENUE P 1/2 GALVESTON TX 77550-7435		BRAD SPURGEON INSURANCE AGENCY INC BRAD SPURGEON INSURANCE AGENCY INC (12414) 1118 14TH ST N TEXAS CITY TX 77590 (409) 945-4746

**IMPORTANT**

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

This policy is subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.

<b>LOCATION INFORMATION</b>						
<b>LOCATION ADDRESS</b>	<b>CONSTRUCTION TYPE</b>	<b>YEAR BUILT</b>	<b>OCCUPANCY</b>	<b>COUNTY</b>	<b>TERRITORY CODE</b>	<b>COASTAL ZONE</b>
3720 AVE P 1/2 Front Galveston TX 77550	Frame	1960	Primary	Galveston	8	Seaward

**COVERAGES - Windstorm and Hail Only**

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the effective date shown above TO the expiration date shown above at 12:01 a.m. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

**COVERAGE SUMMARY**

**TOTAL PREMIUM AND SURCHARGES:** \$1,764  
*Minimum earned premium applies*

<b>DWELLING AND PERSONAL PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Structure	\$284,000	\$3,093
Deductible 5%	\$14,200	-\$1,987
<u>Coverage B</u>		
Personal Property	\$50,000	\$196
Deductible 5%	\$2,500	-\$117
<u>Indirect Loss Coverage</u>	See Endorsements	\$292
Additional Living Expense		
Wind Driven Rain		
Consequential Loss		

**POLICY FORMS AND ENDORSEMENTS**

<b>NUMBER</b>	<b>EDITION</b>	<b>NAME</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
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	See Form	Included
TWIA-321	04/30/2021	Extension of Coverage - Wind Driven Rain	See Form	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$179
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$14,200	\$108
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**ADDITIONAL INTERESTS**

<p><b>NAME AND ADDRESS:</b>                  SWBC Mortgage Corporation ISAOA, ATIMA c/o CENLAR                  PO Box 202028                  Florence SC 29502-2028</p>	<p><b>INTEREST TYPE:</b> Mortgagee  <b>MORTGAGE POSITION:</b> First Mortgage  <b>LOAN NUMBER:</b> 0101495448</p>
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## Policy Change Notice

Date Processed:	11/07/2023	Agent Name:	Brad Spurgeon Insurance Agency Inc Brad Spurgeon Insurance Agency Inc (12414)
Change Effective Date:	11/04/2023	Agent Phone:	(409) 945-4746
Policy Number:	TWRD0100052906	Agent Address:	1118 14TH ST N TEXAS CITY, TX 77590
Policyholder:	LINDA SUE HART		
Property Location:	3720 AVE P 1/2 Front Galveston, TX 77550 Galveston		

### ADDED

### REMOVED

### CHANGED

	PREVIOUS	NEW
Dwelling - Actual Cash Value	129943	143594
Dwelling - Replacement Cost	236260	261081
Structure Coverage Limit	\$257,000	\$284,000

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