



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100052905	11/04/2023 12:01 a.m.	11/04/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
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.

LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
3720 AVE P 1/2 Rear 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: \$1,075
Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$166,000	\$1,808
Deductible 5%	\$8,300	-\$1,162
<u>Coverage B</u>		
Personal Property	\$50,000	\$196
Deductible 5%	\$2,500	-\$117
<u>Indirect Loss Coverage</u>	See Endorsements	\$178
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	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	\$109
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$8,300	\$63
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

ADDITIONAL INTERESTS

NAME AND ADDRESS: Provident Funding Associates, L.P. ISAOA P.O. Box 5914 CA 95402-5914	INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgage LOAN NUMBER: 9133061723
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Policy Change Notice

Date Processed: 11/13/2023 Agent Name: Brad Spurgeon Insurance Agency Inc
Change Effective Date: 11/04/2023 Brad Spurgeon Insurance Agency Inc (12414)
Policy Number: TWRD0100052905 Agent Phone: (409) 945-4746
Policyholder: LINDA SUE HART Agent Address: 1118 14TH ST N
Property Location: 3720 AVE P 1/2 TEXAS CITY, TX 77590
Rear
Galveston, TX 77550
Galveston

ADDED

REMOVED

CHANGED

	PREVIOUS	NEW
Dwelling - Actual Cash Value	93310	103263
Dwelling - Replacement Cost	169655	187752
Structure Coverage Limit	\$150,000	\$166,000

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