



**FOREMOST HOMEOWNERS
DECLARATIONS PAGE**

Underwritten by: **Foremost Insurance Company**
Grand Rapids, Michigan
Home Office: P.O. Box 2450
Grand Rapids, Michigan 49501

POLICY NUMBER: 381-5010069584-03
RENEWAL OF: 381-5010069584-02
POLICY PERIOD BEGINNING 08/31/24 **ENDING** 08/31/25 12:01 A.M. STANDARD TIME

YOU AS NAMED INSURED AND YOUR ADDRESS

SUSAN LEWIS
PAULA ADLER
7 LATITUDE LN
GALVESTON TX 77554-2921

YOUR POLICY IS SERVICED BY

LUKE JOHN BOHLMAN
FARMERS INSURANCE GROUP
522 WAUGH DR
HOUSTON TX 77019

AGENCY CODE:
895415435

TELEPHONE:
(281) 370-1000

COVERAGES: Coverage is provided only where an Amount of Insurance or a Limit of Liability is shown and a premium is stated for the Peril Insured Against. Detailed descriptions and any limitations will be found in your policy.

AGGREGATE LIMIT: If your Declarations Page indicates SECTION II COVERAGES, the most we will pay in any one Policy Period for any one insured Location for Liability is \$2,000,000 regardless of the number of claims, suits, accidents, or offenses.

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LOCATION # 1

IMPORTANT RATING INFORMATION

| | | | |
|------------------------------|--|--------------------------|----------------|
| PREMISES DESCRIPTION: | 7 LATITUDE LN GALVESTON TX 77554-2921 | | |
| CONSTRUCTION: | FIRE RESISTIVE | TERRITORY: | Z |
| FAMILIES: | 1 | PROT. CLASS: | 2 |
| OCCUPANCY: | PRIMARY | RESP. FIRE DEPT.: | GALVESTON FS 4 |
| HYDRANT: | WITHIN 1,000 FEET | COUNTY: | GALVESTON |
| FIRE DEPT.: | WITHIN 5 MILES | YR. BUILT: | 2006 |
| | | FORM: | HO |

MORTGAGEE #1

LOAN NO.: 0166447052
CORNERSTONE HOME LENDING INC
ISAOA/ATIMA
PO BOX 961254
FORT WORTH TX 76161-0254

SECTION I COVERAGES

| | AMOUNT OF INSURANCE | ADD'L/RETURN PREMIUM | ANNUAL PREMIUM |
|----------------------|---------------------|----------------------|----------------|
| A. DWELLING | \$ 342,183 | | \$ 1,985.00 |
| B. OTHER STRUCTURES | \$ 34,218 | | INCLUDED |
| C. PERSONAL PROPERTY | \$ 188,201 | | INCLUDED |

Policy Number: 381 -5010069584 -03
Form 80998 01/13

INSURED COPY

PAGE 1 CONTINUED

DEDUCTIBLES

AMOUNT OF DEDUCTIBLE

DEDUCTIBLE - ALL PERILS \$ 3,422

| SECTION II COVERAGES | LIMIT OF LIABILITY | ADD'L/RETURN PREMIUM | ANNUAL PREMIUM |
|----------------------------|------------------------|----------------------|----------------|
| E. COMP PERSONAL LIABILITY | \$ 300,000 EA ACCIDENT | | \$ 30.00 |
| F. MEDICAL PAYMENTS | \$ 5,000 EA PERSON | | \$ 10.00 |

| FORMS/ENDORSEMENTS THAT APPLY TO LOCATION # 1 | ADD'L/RETURN PREMIUM | ANNUAL PREMIUM |
|--|----------------------|----------------|
| 6248 01/17 HOMEOWNERS INSURANCE POLICY | | |
| 7766 08/23 REQUIRED CHANGE - TEXAS | | |
| 11459 03/20 REPLACEMENT COST PERSONAL PROPERTY | | \$ 198.00 |
| 11127 01/17 WATER BACKUP OF SEWERS OR DRAINS | | \$ 125.00 |
| 7672 04/18 WIND OR HAIL EXCLUSION | | \$ -591.00 |

DISCOUNTS/SURCHARGES THAT APPLY TO LOCATION # 1

| | ADD'L/RETURN PREMIUM | ANNUAL PREMIUM |
|-----------------|----------------------|----------------|
| INSURED AGE | | |
| MASONRY | | |
| AGE OF HOME | | |
| CLAIMS FREE | | |
| PLUS PACKAGE | | |
| DEADBOLT | | |
| SMOKE DETECTORS | | |
| NON SMOKER | | |

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LOCATION # 1 Total Discounts/Surcharges \$ -508.00

LOCATION # 1 Annual Premium \$ 1,249.00

TOTAL ANNUAL POLICY PREMIUM \$ 1,249.00

MINIMUM EARNED PREMIUM \$100

STATE REQUIRED MESSAGE(S)

- A \$50 DEDUCTIBLE APPLIES TO FOOD SPOILAGE.
- A \$250 DEDUCTIBLE APPLIES TO WATER BACKUP OF SEWERS OR DRAINS.

THIS DECLARATIONS PAGE WITH YOUR FOREMOST POLICY PROVISIONS AND ANY ENDORSEMENTS ISSUED TO FORM A PART THEREOF COMPLETES THE ABOVE NUMBERED POLICY.

Processed: July 2, 2024

WATER BACKUP OF SEWERS OR DRAINS

11127 01/17

SECTION I - Your Property Coverages

The following Additional Coverage is added:

Water Backup of Sewers or Drains. We will pay up to \$ 10,000 for direct and accidental physical loss to insured property caused by water or sewage which:

1. Backs up through sewers or drains; or
2. Enters into and overflows from a sump.

This coverage does not apply to damage which is caused directly or indirectly by the negligence of any of you, including, but not limited to, the failure to repair or maintain the sump pump.

A \$250 deductible will apply to each loss.

SECTION I - Exclusions

For purposes of this endorsement only, Exclusion 8. is changed to read:

8. Loss caused by:
 - a. Flood water, surface water, waves, tidal water, storm surge, tsunami, seiche, or overflow of a body of water from any source, including spray from any of these, whether or not driven by wind.
 - b. Discharge, release, or overflow of water or steam from a heating system, air conditioning system, automatic fire protective sprinkler system, household appliance, or a **plumbing system** caused by damage or blockage.

- c. Water below the surface of the ground regardless of its source. This includes water that exerts pressure on or flows, seeps, or leaks through any part of a building, other structure, foundation, footing, sidewalk, driveway, or swimming pool.

This exclusion applies whether or not there was widespread damage and whether or not the loss was caused by human activity or act of nature.

This exclusion does not apply if:

- a. The discharge, release, or overflow is abrupt; and
- b. The discharge, release, or overflow is the result of a damage or blockage in the heating system, air conditioning system, automatic fire protective sprinkler system, household appliance, or **plumbing system.**

We do not insure loss to the system or appliance from which the discharge, release, or overflow occurred.

This exclusion does not apply to ensuing loss caused by fire or explosion.

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11127 01/17

All other provisions of your policy apply.

WIND OR HAIL EXCLUSION - TEXAS

7672 04/18

SECTION I - Insured Perils, Coverage C - Personal Property

Peril 3, Wind or hail, is deleted.

SECTION I - Exclusions

The following exclusion is added:

Loss caused by hail or wind including tornado or hurricane wind.

This exclusion does not apply to ensuing loss caused by fire or explosion.

Hurricane means:

A storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in the state where the policy is issued:

Beginning at the time a hurricane watch or hurricane warning is issued for any part of the state where the policy is issued by the National Hurricane Center of the National Weather Service;

Continuing for the time period during which the hurricane conditions exist anywhere in the state where the policy is issued; and

Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of the state where the policy is issued by the National Hurricane Center of the National Weather Service.

This endorsement only applies in the catastrophe area as designated by the Texas Insurance Code.

7672 04/18

All other provisions of your policy apply.

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