



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0001165447	09/05/2024 12:01 a.m.	09/05/2025 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
PAULA ADLER PAULA ADLER 5003 SHERMAN BLVD GALVESTON TX 77551-5956		LUKE BOHLMAN LUKE JOHN BOHLMAN - PRODUCER GROUP (23166) 522 WAUGH DR HOUSTON TX 77019-2002 (281) 370-1000

**IMPORTANT**

Depending on your reason for cancellation, TWIA may be required by law to keep your full annual premium.

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
7 Latitude Lane Galveston TX 77554	Frame	2006	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**

<b>TOTAL PREMIUM AND SURCHARGES:</b>		\$4,083
		<i>Minimum earned premium applies</i>
<b>DWELLING AND PERSONAL PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Structure	\$361,000	\$3,932
Deductible 2%	\$7,220	-\$1,071
<u>Coverage B</u>		
Personal Property	\$75,000	\$292
Deductible 2%	\$1,500	-\$73
<u>Indirect Loss Coverage</u>	See Endorsements	\$376
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	\$230
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$36,100	\$397
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

**ADDITIONAL INTERESTS**

**NAME AND ADDRESS:**

CORNERSTONE HOME LENDING INC, ISAOA/ATIMA  
PO BOX 961254  
Fort Worth TX 76161

**INTEREST TYPE:** Mortgagee

**MORTGAGE POSITION:** First Mortgage

**LOAN NUMBER:** 0166447052

**ADDITIONAL NAMED INSUREDS**

**NAME AND ADDRESS:**

Paula Adler  
5003 Sherman Blvd  
Galveston TX 77551-5956

**Relationship:** daughter



## Policy Change Notice

Date Processed: 08/16/2024 Agent Name: Luke Bohlman  
LUKE JOHN BOHLMAN - PRODUCER GROUP  
(23166)  
Change Effective Date: 09/05/2024 Agent Phone: (281) 370-1000  
Policy Number: TWRD0001165447 Agent Address: 522 WAUGH DR  
Policyholder: Paula Adler, Paula Adler HOUSTON, TX 77019-2002  
Property Location: 7 Latitude Lane  
Galveston, TX 77554  
Galveston

**ADDED**

**REMOVED**

**CHANGED**

	PREVIOUS	NEW
Dwelling - Actual Cash Value	286475	324193
Dwelling - Replacement Cost	318306	360215
Structure Coverage Limit	\$319,000	\$361,000

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

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**Endorsement No. (TWIA) 311**

**Extension of Coverage – Additional Living Expense**

In consideration an included additional premium, this policy is extended to provide the following coverage:

**A. Additional Living Expense.** Applicable only to Primary Residences – Dwellings

If a covered loss to your Primary Residence caused by windstorm or hail makes your Primary Residence wholly or partially untenantable, we cover additional living expense. Additional living expense is any necessary and reasonable increase in living expense you incur so that your household in your Primary Residence can maintain its normal standard of living.

We do not cover additional living expense that you incur as a result of evacuation or displacement from the described location due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructures, or loss that is excluded in the Exclusions of this policy, except to the extent such expenses were incurred because covered damage to your Primary Residence caused by windstorm or hail made your Primary Residence wholly or partially untenantable.

The total limit of liability for all additional living expense is 20% of the limit of liability applicable to Coverage A (Dwelling). If your policy was issued for tenant personal property of a dwelling and does not include a limit of liability applicable to the dwelling, the total limit of liability for all additional living expense is 20% of the limit of liability applicable to Coverage B (Personal Property). This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Dwelling), but the total limit of liability for the Coverage A (Dwelling) limit and the additional living expense limit cannot exceed the maximum limit of liability permitted by law. The deductible does not apply to additional living expense coverage.

Payment will be for the reasonable time required to repair or replace the damage caused by windstorm or hail to your Primary Residence. If you permanently relocate, payment will be for the reasonable time required for your household to become settled. The periods of time for additional living expense are not limited by expiration of this policy.

**Primary Residence** means a dwelling where you normally live as your principal residence as of the date of loss and during the majority of the policy period, and that is stipulated as your “Primary Dwelling” on the Declarations of this policy.

The coverage provided by this Extension of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**Endorsement No. (TWIA) 321**

**Extension of Coverage – Wind-Driven Rain**

In consideration of an included additional premium, this policy is extended to provide coverage for the following:

A. **Wind-Driven Rain.** Applicable to Primary or Secondary Residences – Dwellings

We cover loss to the dwelling and personal property caused by wind-driven rain whether or not an opening is made in the dwelling by the direct force of wind or hail.

The coverage provided by this Extension of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**Endorsement No. (TWIA) 331**

**Extension of Coverage – Consequential Loss**

In consideration of an included additional premium, this policy is extended to provide the following coverage:

A. **Consequential Loss.** Applicable to Primary or Secondary Residences – Dwellings

We cover personal property as follows:

1. Property contained in the dwelling or other structure on the described location against loss due to change in temperature as a direct result of physical damage to the dwelling, or any equipment contained in the dwelling, caused by windstorm or hail. The deductible does not apply to this coverage.
2. To the extent not covered by A.1 above, personal property against loss due to utility failure if the failure is a result of physical damage caused by windstorm or hail to power, heating or cooling equipment situated on the premises where the covered property is located.
3. To the extent not covered by A.1 or A.2 above, property contained in the dwelling or other structure on the described location against loss due to changes in temperature as a direct result of physical damage to any power, heating or cooling equipment (including connections and supply pipes) not contained in or on the dwelling, caused by windstorm or hail.

The total limit of liability for the coverage described in A.3. above is \$500.

This is not additional insurance and does not increase the limit of liability for Coverage B (Personal Property).

The coverage provided by this Extension of Coverage is subject to all other terms, conditions, exclusions, and definitions of the policy to which this endorsement is attached.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**Endorsement No. (TWIA) 365 – Replacement Cost Coverage B (Personal Property)**

This endorsement applies only to those Items of Coverage for which this Endorsement No. (TWIA) 365 is scheduled on the Declarations page.

This endorsement will not apply unless you have, at the inception date of this policy, replacement cost coverage in effect on the same property and in the same amount or more, under a companion dwelling, homeowners, farm and ranch owners, condominium owners, or tenant policy to which a windstorm and hail exclusion agreement endorsement is also attached.

In consideration of an included additional premium, the following sections of your TWIA DWELLING POLICY are changed by this endorsement.

**Your Duties After Loss Condition 4.a.(5) is replaced by the following:**

4. Duties After Loss.

a. Your Duties After Loss.

- (5) You must keep an accurate record of repair expenses and proof of payment of any applicable Deductible. Upon completion of repairs or replacement, you may submit reasonable proof of repair expenses and payment of any applicable Deductible, including invoices, bills, statements, receipts, canceled checks, money order receipts, credit card statements, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the Deductible over time.

**Our Duties After Loss Settlement Condition 4.b.(2). is replaced by the following:**

4. Duties After Loss.

b. Our Duties After Loss.

- (2) Not later than the 60th day after the date we receive a claim or the 60th day after the date we receive information requested under Condition 4.b.(1), whichever is later, we shall provide you, in writing, notice of the amount of the loss we will pay, if any, and notice that:
- (i) we have accepted coverage for the claim in full;
  - (ii) we have accepted coverage for the claim in part and have denied coverage for the claim in part; or
  - (iii) we have denied coverage for the claim in full.

If we accept coverage for your claim under Coverage B (Personal Property) in full or part, our notification under this subsection will notify you of the deadlines for completion and documentation of repairs and for demanding appraisal of the “replacement cost” under Condition 6.d.

**The following section d. is added to Loss Settlement Condition 6.:**

6. Loss Settlement.

d. Our liability and payment for covered losses to personal property under Coverage B (Personal Property) is modified as follows:

- (1) We will pay the smallest of the following:
- (a) The “replacement cost”, meaning the amount actually and necessarily spent to repair or replace the damaged personal property; or
  - (b) The specified limit of liability of the policy.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

- (2) We will pay no more than the “actual cash value” until repair or replacement is completed and documentation of “replacement cost” and payment of any applicable Deductible is submitted to us under Condition 4.a.(5).
- (3) You may request payment of “replacement cost” by submitting documentation to us of the completion of repairs or replacement, the “replacement cost”, and payment of the Deductible not later than the 545th day after the date we notify you of the amount we will pay under Condition 4.b.(2).
- (4) Not later than the 30th day after the date that we receive documentation from you under Condition 6.d.(3), we will provide you, in writing, notice of:
  - (a) the amount we will pay under Condition 6.d.(1); and
  - (b) the deadline to request appraisal of the “replacement cost” under Condition 6.d.(6).
- (5) If we notify you under Condition 6.d.(4) that we will pay your claim, or part of your claim, we must make payment not later than the 10th day after we notify you.
- (6) If you have not completed appraisal under Condition 11. of the amount we will pay under Condition 4.b.(2) and you dispute the amount we will pay for “replacement cost”, you may demand appraisal of the “replacement cost” not later than the 30th day after the date you receive notice from us under Condition 6.d.(4). You may demand appraisal of “replacement cost” under this subsection without regard to whether all repairs related to the claim are complete. If you demand appraisal of “replacement cost” under this subsection, the appraisal will be conducted as follows:
  - (a) You and we will each select a competent and independent appraiser. You shall notify us of your appraiser’s identity. We shall notify you of our appraiser’s identity within 10 days after we receive notice of your appraiser’s identity. The two appraisers will choose a competent and independent umpire. If they cannot agree upon an umpire within 15 days, the commissioner of insurance shall select an umpire from a roster of qualified umpires maintained by the Texas Department of Insurance.
  - (b) The two appraisers will then determine the “replacement cost.” If the appraisers fail to agree, they will submit their differences to the umpire. An itemized decision agreed to by any two of these three and filed with us will determine the “replacement cost”.
  - (c) You and we are responsible in equal shares for paying the costs incurred or charged in connection with the appraisal, including expenses of the appraisers and umpire. If we pay more than our share of the costs of appraisal, our liability and payment for covered losses shall be reduced by the amount we pay in excess of our share.
  - (d) The appraisal decision is binding upon you and us and is not otherwise reviewable or appealable except as provided by Condition 11.g. and 11.h.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**The following is added to the DEDUCTIBLE clause:**

We may refuse to pay Replacement Cost Coverage under this endorsement until we receive reasonable proof of payment by you of any Deductible applicable to the claim. Reasonable proof of payment includes a canceled check, money order receipt, credit card statement, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.

All other terms and conditions of the policy apply.

**Texas Windstorm Insurance Association**  
**Dwelling Windstorm and Hail Policy**

**Extension of Coverage - Increased Cost of Construction**

Attached to and forming part of Policy No. TWRD0001165447 of the Texas Windstorm Insurance Association issued at its Austin, Texas agency.

Dated: September 05, 2024

John Polak, Agent

When this endorsement is attached to the policy, this endorsement determines coverage to the extent that it is in conflict with the policy and/or General Exclusion 8.

In consideration of an additional premium shown on the declarations page, this policy is modified to provide the following coverage:

1. Subject to the maximum limit of liability established by law as described below, if a covered building or other covered structure is damaged by windstorm or hail, we will pay for the increased costs that you incur due to the enforcement of any ordinance or law, which requires or regulates:
  - a. the construction, demolition or repair of that part of a covered building or other covered structure damaged by windstorm or hail;
  - b. the demolition and reconstruction of the undamaged part of a covered building or other covered structure, when that building or other structure must be totally demolished because of damage by windstorm or hail to another part of that covered building or other covered structure; or
  - c. the removal or replacement of the portion of the undamaged part of a covered building or other covered structure necessary to complete the repair or replacement of that part of the covered building or other covered structure damaged by windstorm or hail.

You may use all or part of this coverage to pay for the increased costs you incur to remove debris resulting from the construction, repair or replacement of property as stated in 1 above.

2. When a covered structure is damaged by windstorm or hail, we will also pay the increased cost of construction you incur due to the requirement to rebuild or repair the structure in accordance with the windstorm code applicable to the specific area in which the structure is located in order to maintain insurance through the Texas Windstorm Insurance Association.

This is additional insurance and does not reduce the limit of liability applicable to Coverage A (Building), but the total limit of liability for the coverage A (Building) limit and the limit for Increased Cost of Construction cannot exceed the maximum limit of liability permitted by law.

3. Building Ordinance or Law Coverage Limitations.

We will not pay for the increased cost of construction:

- a. if the building or structure is not rebuilt or repaired;
- b. if the rebuilt or repaired building or structure is not intended for similar occupancy as the current building or structure;
- c. to relocate the insured building or structure(s), either on the same premises or to another location, or to demolish and reconstruct a building or structure that requires relocation;
- d. until the building or structure is actually repaired or rebuilt at the same premises; or
- e. unless the rebuilding or repairs are made as soon as reasonably possible after the loss or damage, not to exceed two years after the loss

4. We do not cover:

- a. the loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
- b. fees charged by a qualified inspector for windstorm and hail insurance inspections pursuant to Chapter 2210, Subchapter F, of the Texas Insurance Code; or
- c. the costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, assess the effects of, pollutants on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste, asbestos and asbestos-containing materials. Waste includes material to be recycled, reconditioned or reclaimed.

The total limit of liability under this extension for each building item designated is shown by the following percentage as indicated:

**ICC Limit:**

**Building Item Number(s):**

10% of the Coverage A (Building) limit of liability

See Declarations Page

This coverage is additional insurance, however in no event will payment of a covered loss under this policy including this endorsement exceed the total maximum limit of liability established by law that can be insured by the Texas Windstorm Insurance Association.

All other Terms of the policy apply.

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

**Endorsement No. (TWIA) 802 – Replacement Cost Coverage A (Dwelling)**

This endorsement applies only to those Items of Coverage for which this Endorsement No. (TWIA) 802 is scheduled on the Declarations Page.

**Your Duties After Loss Condition 4.a.(5) is replaced by the following:**

4. Duties After Loss.

a. Your Duties After Loss.

- (5) You must keep an accurate record of repair expenses and proof of payment of any applicable Deductible. Upon Completion of repairs or replacement, you may submit reasonable proof of repair expenses and payment of any applicable Deductible, including invoices, bills, statements, receipts, canceled checks, money order receipts, credit card statements, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the Deductible over time.

**Our Duties After Loss Settlement Condition 4.b.(2). is replaced by the following:**

4. Duties After Loss.

b. Our Duties After Loss.

- (2) Not later than the 60th day after the date we receive a claim or the 60th day after the date we receive information requested under Condition 4.b.(1), whichever is later, we shall provide you, in writing, notice of the amount of the loss we will pay, if any, and notice that:
- (i) we have accepted coverage for the claim in full;
  - (ii) we have accepted coverage for the claim in part and have denied coverage for the claim in part;
- or
- (iii) we have denied coverage for the claim in full.

If we accept coverage for your claim under Coverage A (Dwelling) in full or part, our notification under this subsection will notify you of the deadlines for completion and documentation of repairs and for demanding appraisal of the “replacement cost” under Condition 6.c.

**The following section c. is added to Loss Settlement Condition 6.:**

6. Loss Settlement.

c. Our liability and payment for covered losses to dwelling and other building(s) under Coverage A (Dwelling), excluding outdoor antennas, fences, and structures other than buildings, is modified as follows:

- (1) We will pay the smallest of the following:
  - (a) The “replacement cost”, meaning the amount actually and necessarily spent to repair or replace the damaged dwelling and other building(s); or
  - (b) The specified limit of liability of the policy.
- (2) We will pay no more than the “actual cash value” until repair or replacement is completed and documentation of “replacement cost” and payment of any applicable Deductible is submitted to us under Condition 4.a.(5).
- (3) You may request payment of “replacement cost” by submitting documentation to us of the completion of repairs or replacement, the “replacement cost”, and payment of the Deductible not later than the 545th day after the date we notify you of the amount we will pay under Condition 4.b.(2).

**TEXAS WINDSTORM INSURANCE ASSOCIATION**  
**Windstorm and Hail**

- (4) Not later than the 30th day after the date that we receive documentation from you under Condition 6.c.(3), we will provide you, in writing, notice of:
  - (a) the amount we will pay under Condition 6.c.(1); and
  - (b) the deadline to request appraisal of the “replacement cost” under Condition 6.c.(6).
  
- (5) If we notify you under Condition 6.c.(4) that we will pay your claim, or part of your claim, we must make payment not later than the 10th day after we notify you.
  
- (6) If you have not completed appraisal under Condition 11. of the amount we will pay under Condition 4.b.(2) and you dispute the amount we will pay for “replacement cost”, you may demand appraisal of the “replacement cost” not later than the 30th day after the date you receive notice from us under Condition 6.c.(4). You may demand appraisal of “replacement cost” under this subsection without regard to whether all repairs related to the claim are complete. If you demand appraisal of “replacement cost” under this subsection, the appraisal will be conducted as follows:
  - (a) You and we will each select a competent and independent appraiser. You shall notify us of your appraiser’s identity. We shall notify you of our appraiser’s identity within 10 days after we receive notice of your appraiser’s identity. The two appraisers will choose a competent and independent umpire. If they cannot agree upon an umpire within 15 days, the commissioner of insurance shall select an umpire from a roster of qualified umpires maintained by the Texas Department of Insurance.
  - (b) The two appraisers will then determine the “replacement cost.” If the appraisers fail to agree, they will submit their differences to the umpire. An itemized decision agreed to by any two of these three and filed with us will determine the “replacement cost”.
  - (c) You and we are responsible in equal shares for paying the costs incurred or charged in connection with the appraisal, including expenses of the appraisers and umpire. If we pay more than our share of the costs of appraisal, our liability and payment for covered losses shall be reduced by the amount we pay in excess of our share.
  - (d) The appraisal decision is binding upon you and us and is not otherwise reviewable or appealable except as provided by Condition 11.g. and 11.h.

**The following is added to the DEDUCTIBLE clause:**

We may refuse to pay Replacement Cost Coverage under this endorsement until we receive reasonable proof of payment by you of any Deductible applicable to the claim. Reasonable proof of payment includes a canceled check, money order receipt, credit card statement, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.

All other terms and conditions of the policy apply.