



General Indemnity Company
National Flood Insurance Program (NFIP)
9800 Fredericksburg Road
San Antonio, Texas 78288-0489
NAIC: 02003

Policy Number:
0271 05 22 1F

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. THIS IS NOT A BILL.
Policy Term: 06/24/2023 (12:01 a.m.) to 06/24/2024 (12:01 a.m.)

Named Insured / Property Location
MATT HAVARD
MARY G HAVARD
127 BONITA AVE
GALVESTON, TX 77550-3105

Additional Insured:

Premium Payer: Insured

COVERAGE AND PREMIUM INFORMATION

Rate Category: FEMA Rating Engine

Coverage Type	Coverage Limit	Deductible	Premium
Building	\$ 250,000	\$ 2,000	\$ 1,155.00
Contents	\$ 74,000	\$ 2,000	\$ 682.00
Increased Cost of Compliance:			\$ 35.00
Community Rating System Discount:			\$ -335.00
Fall Risk Premium Excluding Fees and Surcharges:			\$ 1,537.00

STATUTORY DISCOUNTS

Discounted Premium: \$ 1,537.00

FEES AND SURCHARGES

Reserve Fund Assessment: \$ 277.00
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharges: \$ 25.00
Federal Policy Fee: \$ 47.00

TOTAL PREMIUM, DISCOUNTS, FEES AND SURCHARGES PAID \$ 1,886.00

LOCATION AND PROPERTY INFORMATION

Flood Zone: AE

Date of Construction: 01/01/1950
Building Occupancy: Single-Family Home
Method Used to Determine First Floor Height: FEMA determined
Building Description: Main Dwelling
Property Desc: Slab on grade, two floors, frame construction

Primary Residence: Yes
Prior NFIP Claims: 1 claim(s)
First Floor Height: 1.10ft

Your Property's NFIP Flood claims history can affect your premium.

LENDER INFORMATION

First Mortgage
REGIONS BANK
ISAOA
PO BOX 200401
FLORENCE, SC 29502-0401

Second Mortgage
None

Loan Number: 1898109075

Loan Number: None

Other Mortgage
None

Loss Payee
None

Loan Number: None

Loan Number: None

Coverage limitations may apply. See your NFIP Dwelling Form for details.

Refer to www.FloodSmart.gov for more information about flood risk and policy rating.

Flood insurance is not underwritten by USAA or its affiliates and is provided by USAA General Indemnity Company through an arrangement with the Federal Emergency Management Agency. The Federal government has financial responsibility for underwriting losses. Contact USAA at 214-531-USA4 (8722), our mobile short-cut #8722, or 800-531-8722 between 7:30 a.m. and 6:00 p.m. CST Monday - Friday or 8:00 a.m. to 4:30 p.m. CST on Saturday.

Your Flood Policies

Policy Number	Property Address	Policy Term	Policy Status	Renewal Status	I Want To ...
0271 05 22 1F	127 BONITA AVE GALVESTON, TX 77550	06/24/2023 - 06/24/2024 Current	Active	Renewal Payment Is Due	Action <input type="button" value="v"/>

Your Flood Quotes

Quote Number	Property Address	Creation Date	Completion Status	I Want To ...
There are no flood quotes at this time.				



USAA CASUALTY INSURANCE COMPANY

9800 Fredericksburg Road - San Antonio, Texas 78288
RENEWAL DECLARATIONS PAGE

Named Insured and Residence Premises

Policy Number

MATT HAVARD AND MARY G HAVARD

CIC 00271 05 22 95A

127 BONITA AVE
GALVESTON, GALVESTON, TX 77550-3105

Policy Period From: 06/24/23 To: 06/24/24
(12:01 A.M. standard time at location of the residence premises)

SECTION I - COVERAGES AND AMOUNTS OF INSURANCE	
COVERAGE A - DWELLING PROTECTION	\$534,000
COVERAGE B - OTHER STRUCTURES PROTECTION	\$133,500
COVERAGE C - PERSONAL PROPERTY PROTECTION	\$400,500
COVERAGE D - LOSS OF USE PROTECTION (UP TO 12 MONTHS)	\$106,800
SECTION II - COVERAGES AND LIMITS OF LIABILITY	
Personal Liability - Each Occurrence	\$300,000
Medical Payments to Others	\$5,000
DEDUCTIBLES (Applies to SECTION I Coverages ONLY)	
We cover only that part of the loss over the deductible stated.	
WIND AND HAIL	NOT COVERED
ALL OTHER PERILS	\$5,340 (1%)
POLICY PREMIUM for Section I and Section II Coverages Above	\$32,642.36
CREDITS AND DISCOUNTS (Included in policy premium above.)	\$6,210.12 CR
Details on the following page. (If applicable)	
OTHER COVERAGES AND ENDORSEMENTS	\$31,980.26 CR
Forms and Endorsements are printed on the following page.	
STATE SURCHARGES AND TAXES (Shown below if applicable)	
SURCHARGES ARE PRINTED ON THE FOLLOWING PAGE.	\$.33
TOTAL POLICY PREMIUM	
Including Credits, Discounts, Optional Coverages, Endorsements, State Surcharges and Taxes	
	\$662.43
PREMIUM DUE AT INCEPTION. THIS IS NOT A BILL. STATEMENT TO FOLLOW.	

FIRST MORTGAGEE:

REGIONS BANK
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 200401
FLORENCE, SC 29502-0401

LOAN NR 1898109075

In witness whereof, this policy is signed on 04/25/23

Kelly Armstrong
Kelly Armstrong, Secretary

Randy Termeer
Randy Termeer, President

REFER TO YOUR POLICY FOR OTHER COVERAGES, LIMITS AND EXCLUSIONS.

HO-D1 (07-08)

ATTACH THIS DECLARATION TO PREVIOUS POLICY



RENEWAL DECLARATIONS PAGE

CIC	Policy Number	Policy Term:	06/24/23	06/24/24
	00271 05 22	95A	Inception	Expiration

LEGAL DESCRIPTION: LOT 63
SUBDIVISION: LINDALE PARK

POLICY AND ENDORSEMENTS THAT ARE PART OF YOUR CONTRACT WITH US.

REMAIN IN EFFECT (Refer to prior Policy Packet(s) for documents not attached.):

- QR3CICTX (06-15) QUICK REFERENCE-SPECIAL FORM
- HO-3RTX (07-08) HOMEOWNERS SPECIAL FORM
- HO-ACPTX (07-12) AMENDMENT TO CONTRACT PROVISIONS
- HO-HSTX (04-18) SHARING ECONOMY ENDORSEMENT
- HO-SLS3TX (07-12) SPECIAL LOSS SETTLEMENT
- HO-TX (08-16) TEXAS SPECIAL PROVISIONS
- HO-WDSM (06-16) WILDFIRE RESPONSE PROGRAM ENDORSEMENT
- HO-208TX (07-12) WATER BACKUP OR SUMP PUMP OVERFLOW
- HO-728TX (07-12) REPLACEMENT COST COVERAGE

ADDED: HO-140TX (04-05) WIND AND HAIL EXCLUSION CREDIT \$31,980.26 CR

YOUR PREMIUM HAS BEEN REDUCED BY THE FOLLOWING CREDITS AND DISCOUNTS:

AUTO AND HOME COMBINATION DISCOUNT	\$488.11 CR
MULTI-PRODUCT DISCOUNT BANK	\$661.78 CR
LOYALTY DISCOUNT	\$1,002.91 CR
INSURANCE-TO-VALUE DISCOUNT	\$1,706.70 CR
HOME AGE DISCOUNT	\$120.11 CR
ROOF AGE DISCOUNT	\$2,230.51 CR

ADDITIONAL COVERAGE AS PART OF THE CONTRACT.

IDENTITY FRAUD EXPENSE	NO PREMIUM
DEDUCTIBLE \$100	

SPECIFICALLY LISTED BELOW ARE SURCHARGES.

TX VOLUNTEER FIRE FUND ASSESSMENT	\$.33
-----------------------------------	--------



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000607259	06/24/2023 12:01 a.m.	06/24/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
MATT HAVARD MARY G HAVARD 127 BONITA AVE GALVESTON TX 77550-3105		USAA INSURANCE AGENCY INC USAA INSURANCE AGENCY INC (15043) 9800 FREDERICKSBURG RD HSVE SAN ANTONIO TX 78288 (800) 845-8021

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
127 Bonita AVE Galveston TX 77550	Brick or Stone Veneer	1950	Primary Residence	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.

COVERAGES SUMMARY

TOTAL PREMIUM AND SURCHARGES:

	LIMITS	PREMIUMS
DWELLING AND PERSONAL PROPERTY		\$5,072
<i>Minimum earned premium applies</i>		
<u>Coverage A</u>		
Structure	\$529,000	\$4,986
Deductible 2%	\$10,580	-\$1,357
<u>Coverage B</u>		
Personal Property	\$252,000	\$837
Deductible 2%	\$5,040	-\$228
<u>Indirect Loss Coverage</u>		
Additional Living Expense	See Endorsements	\$517
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	\$317
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

ADDITIONAL INTERESTS

NAME AND ADDRESS:

Regions Bank ISAOA
PO Box 200401
Florence SC 29502-0401

INTEREST TYPE: Mortgagee

MORTGAGE POSITION: First Mortgage

LOAN NUMBER: 1898109075

ADDITIONAL NAMED INSURED

NAME AND ADDRESS:

Mary G Havard
127 Bonita Ave
Galveston TX 77550-3105