

Comparison Legend

Item	Existing Declarations Page Text	New Dwelling Declarations Page Equivalent
1	Residential Declarations Page ["Amended Residential Declarations Page" will populate as document title for declarations pages corresponding to mid-term policy changes.]	AMENDED POLICY DECLARATIONS PAGE DWELLING POLICY [The word "AMENDED" will in appear in the title for declarations pages corresponding to mid-term policy changes - The title will then read "AMENDED POLICY DECLARATIONS PAGE DWELLING POLICY".]
2	Effective	CHANGE EFFECTIVE DATE: [This field only appears for declarations pages corresponding to mid-term policy changes; The effective date of the mid-term policy change will display in "MM/DD/YYYY" format.]
3	Policy Number	POLICY NUMBER
4	[Policy Number will populate]	[Policy Number will populate]
5	Policy Period:	EFFECTIVE DATE/TIME
6	[Effective Date displayed in "Month DD, YYYY" format] 12:01 A.M. Standard Time at the property location	EFFECTIVE DATE/TIME [Effective Date displayed in "MM/DD/YYYY" format] [Time will display the following text: "12:01 a.m."]
7	Policy Period:	EXPIRATION DATE/TIME
8	[Expiration Date displayed in "Month DD, YYYY" format] 12:01 A.M. Standard Time at the property location	EXPIRATION DATE/TIME [Expiration Date displayed in "MM/DD/YYYY" format] [Time will display the following text: "12:01 a.m."]
9	Name and Mailing Address of Insured:	NAMED INSURED AND ADDRESS
10	[Primary Named Insured Name will populate]	[Primary Named Insured Name will populate]
11	[Primary Named Insured Mailing Address will populate]	[Primary Named Insured Mailing Address will populate]
12	Insured Name [If applicable to the policy, additional named insured information will populate in the same section as the primary named insured.]	Additional Named Insured [If an Additional Named Insured has been added to the policy, then the Additional Named Insured Name will be populated under the Primary Insured Name.] [If there is more than 1 additional named insured, then the following wording will be added "Multiple Insureds – Full List Attached".]
13	Name and Mailing Address of Agent:	AGENCY NAME AND LOCATION
14	[No equivalent]	[Agency Name will populate]
15	[Agent Name will populate]	[Agent Name will populate]
16	[Agent Address will populate]	[Agent Address will populate]
17	[No equivalent]	[Agent Phone Number will populate]
18	Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association	IMPORTANT Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

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19	This policy will be 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.	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.
20	Property and Form Description	LOCATION INFORMATION
21	[Location address will populate]	Location Address [Location address will populate]
22	Construction: [Construction type will populate]	CONSTRUCTION TYPE [Construction type will populate]
23	[No equivalent]	YEAR BUILT [Year built will populate]
24	Occupancy: [Occupancy will populate]	OCCUPANCY [Occupancy will populate]
25	[County will populate]	COUNTY [County will populate]
26	[No equivalent]	TERRITORY CODE [Territory code will populate]
27	[No equivalent]	COASTAL ZONE [Coastal zone will populate]
28	COVERAGES - Windstorm and Hail Only	COVERAGES - Windstorm and Hail Only
29	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 inception 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.	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.
30	Property and Form Description	COVERAGE SUMMARY
31	[No equivalent]	[The applicable policy type - 'Dwelling and Personal Property', 'Tenant Personal Property Only', 'Condo Unit Owner', or 'Manufactured Home' - will populate.]
32	Total Premium + Total Surcharges:	Total Premium and Surcharges [All premium associated with the policy is included in the Total Premium and Surcharge amount.]
33	Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association	<i>Minimum earned premium applies</i>
34	Limit of Liability; Total Limit	LIMITS [1. If a coverage option has been displayed, then the associated coverage limit will be displayed in this column; The associated limit will be displayed as a monetary value.]

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35	Premium; Total Premium	PREMIUMS [If a coverage has been displayed, then the associated coverage premium will be displayed in this column. If no premium is associated with a particular coverage, then the word "Included" will be displayed in this column.]
36	Coverage A/B	<u>Coverage A</u> [If coverage has been selected under this section, then the coverage name will be displayed in this column.]
37	[Structure coverage will populate as "A"]	Structure [The associated structure limit and premium will be displayed in this row.]
38	Per Item/Per Occurrence Deductible %/Amount	Deductible [The structure deductible amount will be displayed immediately following the word "Deductible"; The associated deductible limit and premium will be displayed in this row.]
39	Coverage A/B	<u>Coverage B</u> [If coverage has been selected under this section, then the coverage name will be displayed in this column.]
40	[Personal Property coverage will populate as "B"]	Personal Property [The associated personal property limit and premium will be displayed in this row.]
41	Per Item/Per Occurrence Deductible %/Amount	Deductible [The personal property deductible amount will be displayed immediately following the word "Deductible"; The associated deductible limit and premium will be displayed in this row.]
42	Indirect Loss	<u>Indirect Loss Coverage</u> [IF an Indirect Loss Coverage Form is applied to the policy (TWIA-311, TWIA-321, or TWIA-331), then this row will display and include the following: - IF TWIA-331, THEN display "Consequential Loss" - IF TWIA-321, THEN display "Wind Driven Rain" - IF TWIA-311, THEN display "Additional Living Expense"; All three coverages can display; "See Endorsements" will display in the "Limit" column; The applicable premium will display in the "Premium" column.]
43	Property and Form Description	POLICY FORMS AND ENDORSEMENTS

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44	Form Number	Number [If a form has been added to the submission, then the form number will be displayed in this column.]
45	[No equivalent]	Edition [If a form has been added to the submission, then the associated form edition will be displayed in this column.]
46	[No equivalent]	Name [If a form has been added to the submission, then the associated form name/description will be displayed in this column.]
47	[No equivalent]	Limit [If a form has been added to the submission, then the associated limit will be displayed in this column; The associated limit will be displayed as a monetary value; If there is no associated limit, then "N/A" will be displayed; The TWIA-311, 321, and 331 will all display "See Form".]
48	[No equivalent]	Premiums [If a form has been added to the submission, then the associated premium will be displayed in this column; If no premium is associated with a particular coverage, then the word "Included" will be displayed in this column; The TWIA-311, 321, and 331 will all display "Included".]
49	[No section title equivalent as credits and surcharges are listed throughout various sections of the current declarations page.]	CREDITS AND SURCHARGES
50	Building Code Credit	DESCRIPTION [The name of the credit or surcharge, along with any applicable description, will be displayed in this column.]
51	[Dollar amounts associated with credits/surcharges will populate]; Total Surcharges; Pro Rata Additional Surcharges	AMOUNT [If a credit or surcharge has been displayed, then the associated amount will be displayed in this column.]
52	Additional Interests	ADDITIONAL INTEREST
53	Name and Address [If an additional interest has been added, then their name, address, city, state and zip code will be displayed.]	Name and Address [If an additional interest has been added, then their name, address, city, state and zip code will be displayed.]

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54	Interest Type	Interest Type [If an additional interest has been displayed, then the associated interest type will be displayed in this column.]
55	[No equivalent]	Mortgage Position [If the additional interest type is "Mortgagee", then the associated interest position will be displayed in this column; If the additional interest is not "Mortgagee", then this field label and data will not be displayed.]
56	Instrument # [The instrument number will populate.]	Loan Number [The loan number will populate.]
57	Name and Mailing Address of Insured: [If applicable to the policy, additional named insured information will populate in the same section as the primary named insured.]	Additional Named Insured
58	Insured Name [If applicable to the policy, additional named insured information will populate in the same section as the primary named insured.]	Name and Address [If an additional named insured has been added, then their name, address, city, state and zip code will be displayed.]
59	[No equivalent]	Relationship [The relationship of the additional named insured to the primary named insured will populate if entered at application.]
60	[No equivalent]	Date Created - [Month DD, YYYY] [The date the document is generated will appear in Month DD, YYYY format.]
61	Texas Windstorm Insurance Association P.O. Box 99090 Austin, Texas 78709-9090	[No equivalent. TWIA's mailing and physical address are included in other documents as a part of the policy package.]
62	Item No.; Item #	[Due to the underlying framework of TWIA's new policy administration system, TWIA will no longer allow multiple items to be scheduled on the same policy.]
63	Coins %	[No equivalent as TWIA previously removed the Coinsurance provision from its policy (see filing associated with SERFF Tracking #TWIA-132048886 and State Tracking #S670105).]
64	Page # of #	[Page number is listed in footer]
65	Section: Addition: Block: Lot: Complex:	[No equivalent on the declarations page. All applicable location information is collected at application and will be available to the policyholder and agent via the printable application.]
66	Stories:	[No equivalent on the declarations page. All underwriting information is collected at application and will be available to the policyholder and agent via the printable application.]
67	Roof:	[No equivalent on the declarations page. All underwriting information is collected at application and will be available to the policyholder and agent via the printable application.]

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68	[No equivalent]	TWIA Policy Declarations Page [Listed in footer]
69	(This policy contains two parts. To be valid, both parts must be combined and the policy countersigned by the Texas Windstorm Insurance Association.)	[No equivalent as TWIA previously removed the signature lines from its policy (see filing associated with SERFF Tracking #TWIA-132048886 and State Tracking #S670105).]
70	Part 1	[This has been removed in conjunction with the removal of item #69.]
71	Property Description: [Structure/item type will populate]	[No equivalent on the declarations page. Structure/item type information is collected at application and will be available to the policyholder and agent via the printable application.]