



1

APPLICATION FOR INSURANCE COMMERCIAL POLICY

3 2 APPLICANT INFORMATION

4 **PROPOSED POLICY PERIOD** 5 **FROM:** 09/02/2020 12:01 a.m. **TO:** 09/02/2021 12:01 a.m. 6 **OFFER NUMBER:** 000000000
ACCOUNT NUMBER: W00000000

9 **APPLICANT NAME AND ADDRESS:** 8 **INSURED NAME** 12 **AGENCY NAME AND LOCATION** 11
 MULTIPLE INSUREDS – FULL LIST ATTACHED 10 TEST AGENCY INC.
 1234 SAMPLE ADDRESS AVE 13 AGENT NAME
 AUSTIN TX 78749-0000 14 1234 SAMPLE ADDRESS AVE STE 3
 15 CORPUS CHRISTI TX 78411
 (123) 456-7890

16 BILLING INFORMATION

17 **PAYMENT METHOD:** Insured Direct Pay **TOTAL PREMIUM AND SURCHARGES:** \$768 19
PAYMENT PLAN: TWIA Full Pay 18

20 COVERAGE SUMMARY

21 BUILDING 1: COVERAGE SUMMARY

22 **BUILDING AND BUSINESS PERSONAL PROPERTY**
LOCATION: 1234 Sample Ave, Galveston, TX 77551 23

	25 LIMITS	26 PREMIUMS
24 WIND AND HAIL COVERAGE		
<u>Coverage A</u> 27		
28 Building	\$158,000	\$530
Deductible 1% (\$100 Min.) 29	\$1581	\$100
30 Coinsurance 80%		
<u>Coverage B</u> 31		
32 Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.) 33	\$550	\$100
34 Coinsurance 80%		
<u>Business Income Coverage</u> 35		
36 Category: Other	\$60,000	\$200
Daily Limit: \$1000 37		
38 Max Number of Days: 60		
Extra Expense 39	\$10,000	Included

21 BUILDING 2: COVERAGE SUMMARY

22 **BUILDING AND BUSINESS PERSONAL PROPERTY**
LOCATION: 1234 Sample Ave, Galveston, TX 77551 23

	25 LIMITS	26 PREMIUMS
24 WIND AND HAIL COVERAGE		
<u>Coverage A</u> 27		
28 Building	\$158,000	\$530
Deductible 1% (\$100 Min.) 29	\$1581	\$100
30 Coinsurance 80%		

BUILDING 3: COVERAGE SUMMARY 21

22 BUILDING AND BUSINESS PERSONAL PROPERTY

LOCATION: 6789 Sample Ave, Galveston, TX 77551 **23**

24 WIND AND HAIL COVERAGE

Coverage A **27**

28 Building

Deductible 1% (\$100 Min.) **29**

30 Coinsurance 80%

25
LIMITS

26
PREMIUMS

\$158,000
\$1581

\$530
\$100

POLICY FORMS AND ENDORSEMENTS 40

41 FORMS APPLICABLE TO ALL COVERAGES

COVERAGE FORM 42	FORM NUMBER	EDITION 44	LIMIT 45	PREMIUMS 46
TWIA Commercial Policy Windstorm and Hail	TWCP 43	11/8/2019	N/A	Included

47 FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID 48	COVERAGE 49	COVERAGE FORM 50	FORM NUMBER 51	EDITION 52	LIMIT 53	PREMIUMS 54
1	N/A	Business Income and Extra Expense Coverage Endorsement	TWIA-17	07/1/2021	\$60,000	Included
1	A,B	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included
2	A	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included
3	A	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included

55 LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS 56

Location address 57	1234 SAMPLE AVE GALVESTON TX 77551	Legal description 64	N/A
County 58	Galveston	• Lot 65	N/A
Is the property east of Highway 146? 59	Yes	• Block 66	N/A
Territory code 60	8	• Section 67	N/A
61 Is the property accessible by road?	Yes	• Addition 68	N/A
• How do you access the property? 62	N/A	IDs of buildings at this location 69	1, 2
63 Is there a physical street address?	Yes		

70 BUILDING 1: BUILDING DETAILS

Building ID 71	1	Property class description 76	Marble Products – Sales or storage
Building number 72	10	Structure Replacement Cost Value	\$158,000 77
Unit number 73	101	Structure Actual Cash Value	\$100,000 78
Building description 74	Office	Contents Replacement Cost Value	\$50,000 79
Property class code 75	23	Contents Actual Cash Value	\$45,000 80

81 BUILDING 1: CONSTRUCTION DETAILS			
Risk item type 82	Commercial Building and/or Business Personal Property	• Number of stories 92	2
• Total number of units in this building 83	1	• Total area 93	4000
• Select the most appropriate description of the structure 84	N/A	• Ground floor area 94	N/A
• Usage 85	N/A	• Percentage sprinklered 95	100%
• Construction type 86	Frame (ISO 1)	• Roof type 96	Shingles, Asphalt/Fiberglass
• Structure type 87	N/A	• Wind rating 97	B - Ordinary
• Height 88	N/A	Year built 98	2015
• Is the structure covered? 89	N/A	Original construction date 99	01/01/2015
• Is the antenna or satellite dish securely anchored? 90	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 100	Yes
• Are the outside walls of the structure more than 50% open? 91	N/A	Does this structure qualify for the WPI-8 exception for historic structures? 101	N/A

70 BUILDING 2: BUILDING DETAILS			
Building ID 71	2	Property class description 76	Marble Products – Sales or storage
Building number 72	20	Structure Replacement Cost Value	\$158,000 77
Unit number 73	201	Structure Actual Cash Value	\$100,000 78
Building description 74	Warehouse	Contents Replacement Cost Value	N/A 79
Property class code 75	23	Contents Actual Cash Value	N/A 80

81 BUILDING 2: CONSTRUCTION DETAILS			
Risk item type 82	Commercial Building and/or Business Personal Property	• Number of stories 92	1
• Total number of units in this building 83	1	• Total area 93	8000
• Select the most appropriate description of the structure 84	N/A	• Ground floor area 94	N/A
• Usage 85	N/A	• Percentage sprinklered 95	100%
• Construction type 86	Steel Frame (ISO 4)	• Roof type 96	Metal
• Structure type 87	N/A	• Wind rating 97	A - Wind Resistive (WR)
• Height 88	N/A	Year built 98	1984
• Is the structure covered? 89	N/A	Original construction date 99	01/01/1984
• Is the antenna or satellite dish securely anchored? 90	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 100	N/A
• Are the outside walls of the structure more than 50% open? 91	N/A	Does this structure qualify for the WPI-8 exception for historic structures? 101	N/A

LOCATION 2: LOCATION DETAILS 56			
Location address 57	6789 SAMPLE AVE GALVESTON TX 77551	Legal description 64	N/A
County 58	Galveston	• Lot 65	N/A
Is the property east of Highway 146? 59	Yes	• Block 66	N/A
Territory Code 60	8	• Section 67	N/A
61 Is the property accessible by road? 61	Yes	• Addition 68	N/A
• How do you access the property? 62	N/A	IDs of buildings at this location 69	3
63 Is there a physical street address? 63	Yes		

70 BUILDING 3: BUILDING DETAILS			
Building ID 71	2	Property class description 76	Marble Products – Sales or storage
Building number 72	20	Structure Replacement Cost Value	\$158,000 77
Unit number 73	201	Structure Actual Cash Value	\$100,000 78
Building description 74	Warehouse	Contents Replacement Cost Value	N/A 79
Property class code 75	23	Contents Actual Cash Value	N/A 80

81 BUILDING 3: CONSTRUCTION DETAILS			
Risk item type 82	Commercial Building and/or Business Personal Property	• Number of stories 92	1
• Total number of units in this building 83	1	• Total area 93	8000
• Select the most appropriate description of the structure 84	N/A	• Ground floor area 94	N/A
• Usage 85	N/A	• Percentage sprinklered 95	100%
• Construction type 86	Steel Frame (ISO 4)	• Roof type 96	Metal
• Structure type 87	N/A	• Wind rating 97	A - Wind Resistant (WR)
• Height 88	N/A	Year built 98	1984
• Is the structure covered? 89	N/A	Original construction date 99	01/01/1984
• Is the antenna or satellite dish securely anchored? 90	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 100	N/A
• Are the outside walls of the structure more than 50% open? 91	N/A	Does this structure qualify for the WPI-8 exception for historic structures? 101	N/A

103 ROOFING UPDATES			
Building 104	Date 105	Type 106	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 107
1	02/2/2019	Full	Yes
2	02/15/1985	Partial	N/A

108

REPAIRS/ADDITIONS			
Building	Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
109	110	111	112
1	02/15/2019	Sunroom	Yes
2	02/20/2021	New Garage	Yes

113

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
114	115	116	117	118	119
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	First Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	N/A	11-X1-1111111

120

ADDITIONAL NAMED INSUREDS

121 **NAME AND ADDRESS:**
 ADDITIONAL INSURED 1 NAME
 PO BOX #####
 Houston TX 77210

122 **RELATIONSHIP:** Mother

121 **NAME AND ADDRESS:**
 ADDITIONAL INSURED 2 NAME
 PO BOX #####
 Houston TX 77210

122 **RELATIONSHIP:** Spouse

123

TWIA GENERAL ELIGIBILITY

124	Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
	• Insurance company name 125	New Ins Co.
	• Reason 126	Declined
127	Is any part of this property located in one of the designated National Flood Insurance Program (NFIP) flood zones (V, VE, or V1-V30)?	No
	• Was the structure constructed or enlarged beginning on or after September 1, 2009? 128	N/A
	• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property? 129	N/A
	• Is there a flood insurance policy for this property? 130	N/A

131

TWIA PROPERTY ELIGIBILITY

132	Was the structure built or have external modifications been made on or after 1/1/1988?	No
133	• Are there Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications of the structure?	N/A
	Has the property been previously insured by TWIA? 134	No
135	• Previous policy number	N/A
	• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines? 136	N/A
	• Does the property now meet all underwriting guidelines? 137	N/A

148

138

150

TWIA APPLICATION FOR INSURANCE AFFIRMATION STATEMENTS

Applicants and their agent must read the following statements carefully and sign to acknowledge that they understand their legal responsibilities and legal authorizations. 140

Applicant Affirmation Statement: 141

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. I agree if information contained in this application is false or misleading, or would materially affect acceptance of the risk by TWIA, or if my payment is returned for insufficient funds, that such a policy will be null and void and no coverage shall be afforded. 142

By applying for coverage with TWIA, I understand TWIA may obtain reports for use in underwriting this application for insurance, and for use in the renewal of policies related to this application. (See the Fair Credit Reporting Act – 15 USC § 1681 et seq.) 143

I understand that a property inspection may be completed by TWIA at any time for use in determining eligibility for coverage in accordance with the underwriting rules. 144

Applicant Signature:

145

Date:

146

Agent Affirmation Statement: 167

The undersigned warrants and certifies that to the best of their knowledge all information contained in this application is correct. The statements here are those of the applicant, who signed this application, and I am legally qualified to submit this application on their behalf. 168

Agent Signature:

169

Date:

170

Note: The agent is required to retain a duplicate signed copy of the above TWIA Application for Insurance and Affirmation Statements. 147