

No. **2022-7292**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 04/11/2022

Subject Considered:

Approval of Texas Windstorm Insurance Association
Revised Declarations Pages and Application Forms

Petition Numbers: P-1121-22, P-1121-23, P-1121-24, P-1121-25, P-1221-26, P-1221-27, P-1221-28, P-1221-29, P-1221-30, P-1221-31, P-1221-32, P-1221-33, P-1221-34, P-0122-01, P-0122-02, P-0122-03, P-0122-04, and P-0122-05

SERFF State Tracking Numbers: S696980, S696981, S696982, S696983, S697749, S697750, S697751, S697752, S697753, S697757, S697758, S697759, S697760, S698105, S698106, S698107, S698108, and S698109

General remarks and official action taken:

The subject of this order is the Texas Windstorm Insurance Association (TWIA) submission of revised declarations pages and application forms for approval. This order approves the declarations pages and application forms submitted by TWIA.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

1. On November 12, 2021, TWIA submitted revised residential application forms.
2. TWIA submitted the forms through the NAIC System for Electronic Rate and Form Filing (SERFF). TDI assigned SERFF State Tracking Numbers to the submissions:
 - S696980 - Residential - Dwelling
 - S696981 - Residential - Manufactured Home

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Commissioner's Order

Texas Windstorm Insurance Association

Approval of Declarations Pages and Application Forms

Petition Nos. P-1121-22, P-1121-23, P-1121-24, P-1121-25, P-1221-26, P-1221-27, P-1221-28, P-1221-29, P-1221-30, P-1221-31, P-1221-32, P-1221-33, P-1221-34, P-0122-01, P-0122-02, P-0122-03, P-0122-04, P-0122-05

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- S696982 - Residential - Condominium
 - S696983 - Residential - Tenant
3. TDI posted notice of the residential application form submissions on the TDI website on November 19, 2021. Notice was also published in the December 3, 2021, issue of the *Texas Register* (46 *TexReg* 8274).
 4. The time to request a public hearing ended December 23, 2021. TDI received no hearing requests. The comment period ended January 3, 2022. TDI received no comments.
 5. On December 17, 2021, TWIA submitted revised residential and commercial declarations pages.

TWIA submitted the forms through SERFF. TDI assigned SERFF State Tracking Numbers to the submissions:

- S697749 - Commercial - Building and Business Personal Property
 - S697750 - Commercial - Condominium Building Master
 - S697751 - Commercial - Habitational (Not Condominium)
 - S697752 - Commercial - Business Property Only
 - S697753 - Commercial - Builders Risk
 - S697757 - Residential - Dwelling
 - S697758 - Residential - Tenant
 - S697759 - Residential - Condominium
 - S697760 - Residential - Manufactured Home
6. TDI posted notice of the declarations page submissions on the TDI website on December 27, 2021. Notice was also published in the January 7, 2022, issue of the *Texas Register* (47 *TexReg* 54).
 7. The time to request a public hearing ended January 27, 2022. TDI received no hearing requests. The comment period ended February 7, 2022. TDI received no comments.
 8. On January 7, 2022, TWIA submitted revised commercial application forms.

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Commissioner's Order

Texas Windstorm Insurance Association

Approval of Declarations Pages and Application Forms

Petition Nos. P-1121-22, P-1121-23, P-1121-24, P-1121-25, P-1221-26, P-1221-27, P-1221-28, P-1221-29, P-1221-30, P-1221-31, P-1221-32, P-1221-33, P-1221-34, P-0122-01, P-0122-02, P-0122-03, P-0122-04, P-0122-05

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9. TWIA submitted the forms through SERFF. TDI assigned SERFF State Tracking Numbers to the submissions:
 - S698105 - Commercial - Builder's Risk
 - S698106 - Commercial - Condominium Building Master
 - S698107 - Commercial - Habitational (Not Condominium)
 - S698108 - Commercial - Business Property Only
 - S698109 - Commercial - Building and Business Personal Property
10. TDI posted notice of the commercial application form submissions on the TDI website January 13, 2022. Notice was also published in the January 28, 2022, issue of the *Texas Register* (47 *TexReg* 366).
11. The time to request a public hearing ended February 17, 2022. TDI received no hearing requests. The comment period ended February 28, 2022. TDI received no comments.
12. TWIA explained that the filings were submitted as part of its effort to implement an upgraded policy administration system, planned for release in April 2022.
13. TDI staff reviewed the submissions and sent TWIA questions about the application forms. TWIA responded and submitted revised versions, adding:
 - a statement required under Insurance Code § 2210.202(b)(2), specifying that the agent possesses proof of declination and, when required, proof of flood insurance coverage; and
 - a clarifying reference to Insurance Code § 705.004, describing the conditions under which a policy can be voided for false statements in an application.
14. Final versions of the declarations pages and application forms are attached to this order.

Conclusions of Law

1. TWIA submitted the revised declarations pages and application forms for approval under 28 TAC § 5.4911.



CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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.

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

TOTAL PREMIUM AND SURCHARGES: **\$768**
Minimum earned premium applies

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1234 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 1

BUILDING AND BUSINESS PERSONAL PROPERTY	LIMITS	PREMIUMS
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Coverage A

Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Frame (ISO 1)
 Property Class Code: 23
 Property Class Description: Marble Products – Sales or storage

Coverage B

Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		

Business Income Coverage

Category: Other	\$60,000	\$200
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

COVERAGE SUMMARY – BUILDING ID: 2

BUILDING AND BUSINESS PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Steel Frame (ISO 4)
 Property Class Code: 23
 Property Class Description: Marble Products – Sales or storage

LOCATION INFORMATION: LOCATION 2

LOCATION ADDRESS	COUNTY	TERRITORY CODE
6789 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 3

BUILDING AND BUSINESS PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Steel Frame (ISO 4)
 Property Class Code: 23
 Property Class Description: Marble Products – Sales or storage

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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

ADDITIONAL INTERESTS

BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	11-X1-1111111

ADDITIONAL NAMED INSUREDS

NAME AND ADDRESS:

ADDITIONAL INSURED 1 NAME
PO BOX #####
Houston TX 77210

RELATIONSHIP: Mother

NAME AND ADDRESS:

ADDITIONAL INSURED 2 NAME
PO BOX #####
Houston TX 77210

RELATIONSHIP: Spouse



CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

IMPORTANT

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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

TOTAL PREMIUM AND SURCHARGES: **\$768**
Minimum earned premium applies

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1234 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 1

CONDO BUILDING MASTER	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Masonry (ISO 2)
 Property Class Code: 16
 Property Class Description: Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units

<u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		

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<u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

COVERAGE SUMMARY – BUILDING ID: 2

CONDO BUILDING MASTER	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Masonry (ISO 2)
 Property Class Code: 16
 Property Class Description: Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy Windstorm and Hail	TWCP	11/8/2019	N/A	Included
Condominium Property Form Additional Policy Provisions (Mandatory)	TWIA-280	06/15/1999	N/A	Included

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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
1	A	Condominium Property Form Additional Policy Provisions	TWIA-282	06/15/1999	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

ADDITIONAL INTERESTS

BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	11-X1-1111111

ADDITIONAL NAMED INSUREDS

NAME AND ADDRESS:

RELATIONSHIP: Spouse

ADDITIONAL INSURED 1 NAME

PO BOX #####

Houston TX 77210

NAME AND ADDRESS:

RELATIONSHIP: Mother

ADDITIONAL INSURED 2 NAME

PO BOX #####

Houston TX 77210



CHANGE EFFECTIVE DATE: 6/15/2021

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0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
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INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES: **\$768**
 Minimum earned premium applies

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1234 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 1

HABITATIONAL (NOT CONDO)	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Masonry (ISO 2)
 Property Class Code: 1
 Property Class Description: Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities - Up to 10 Units

<u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		

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<u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

COVERAGE SUMMARY – BUILDING ID: 2

HABITATIONAL (NOT CONDO)	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Masonry (ISO 2)
Property Class Code: 23
Property Class Description: Boarding and Lodging Houses, Rooming Houses,
Fraternities and Sororities - Up to 10 Units

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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

ADDITIONAL INTERESTS

BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	11-X1-1111111

ADDITIONAL NAMED INSUREDS

NAME AND ADDRESS: ADDITIONAL INSURED 1 NAME
PO BOX #####
Houston TX 77210
RELATIONSHIP: Spouse

NAME AND ADDRESS: ADDITIONAL INSURED 2 NAME
PO BOX #####
Houston TX 77210
RELATIONSHIP: Mother



CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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COVERAGES - Windstorm and Hail Only

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COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES:	\$768
	<i>Minimum earned premium applies</i>

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1234 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 1

BUSINESS PROPERTY ONLY	LIMITS	PREMIUMS
<u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		
<u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES						
BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
1	N/A	Business Income and Extra Expense Coverage Endorsement	TWIA-17	07/1/2021	\$60,000	Included
1	B	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included

ADDITIONAL INTERESTS				
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	11-X1-1111111

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Spouse

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

RELATIONSHIP: Mother



CHANGE EFFECTIVE DATE: 6/15/2021

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NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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COVERAGES - Windstorm and Hail Only

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COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES: **\$768**
Minimum earned premium applies

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1234 SAMPLE AVE GALVESTON TX 77551	GALVESTON	8

COVERAGE SUMMARY – BUILDING ID: 1

BUILDERS RISK	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

Construction Type: Frame
Property Class Code: 83
Property Class Description: Builders Risks

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy Windstorm and Hail	TWCP	11/8/2019	N/A	Included
Builders Risk – Stated Value Form	TWIA-18	6/15/1999	N/A	Included

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ADDITIONAL INTERESTS				
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	11-X1-1111111

ADDITIONAL NAMED INSUREDS	
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NAME AND ADDRESS: ADDITIONAL INSURED 1 NAME PO BOX ##### Houston TX 77210	RELATIONSHIP: Spouse
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NAME AND ADDRESS: ADDITIONAL INSURED 2 NAME PO BOX ##### Houston TX 77210	RELATIONSHIP: Mother
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CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
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LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
1234 SAMPLE AVE GALVESTON TX 77551	FRAME	1965	PRIMARY RESIDENCE	GALVESTON	1	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

TOTAL PREMIUM AND SURCHARGES	\$768	
	<i>Minimum earned premium applies</i>	
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Wind Driven Rain		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	See Form	Included
TWIA-321	07/1/2021	Wind Driven Rain	See Form	Included
TWIA-810	07/1/2021	Specified Building Exclusion	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit - Dwelling	\$-1,950

ADDITIONAL INTERESTS

NAME AND ADDRESS: TEST ADDTL INTEREST PO BOX ##### Houston TX 77210	INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgagee LOAN NUMBER: 0000000
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NAME AND ADDRESS: Wellington Premium Finance PO BOX ##### Austin TX 78722	INTEREST TYPE: Premium Finance LOAN NUMBER: 11-X1-1111111
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ADDITIONAL NAMED INSURED

NAME AND ADDRESS: ADDITIONAL INSURED 1 NAME PO BOX ##### Houston TX 77210	RELATIONSHIP: Spouse
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NAME AND ADDRESS: ADDITIONAL INSURED 2 NAME PO BOX ##### Houston TX 77210	RELATIONSHIP: Mother
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CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME ADDITIONAL INSURED 1 NAME 2714 SAMPLE AVE SAMPLE APARTMENTS UNIT #1542 AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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
1234 SAMPLE AVE BLDG 15 #1111 GALVESTON TX 77551	FRAME	2000	PRIMARY RESIDENCE	GALVESTON	1	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	\$768	
	<i>Minimum earned premium applies</i>	
TENANT PERSONAL PROPERTY ONLY	LIMITS	PREMIUMS
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Additional Living Expense		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-365	11/8/2019	Replacement Cost Coverage B (Personal Property)	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	See Form	Included
TWIA-311	07/1/2021	Additional Living Expense	See Form	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

ADDITIONAL INTERESTS

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Sister



CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME ADDITIONAL INSURED 1 NAME 2714 SAMPLE AVE SAMPLE APARTMENTS UNIT #1542 AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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
1234 SAMPLE AVE BLDG 15 #1111 GALVESTON TX 77551	FRAME	2000	PRIMARY RESIDENCE	GALVESTON	1	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	\$768	
	<i>Minimum earned premium applies</i>	
CONDO UNIT OWNER	LIMITS	PREMIUMS
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	Included
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Additional Living Expense		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-365	11/8/2019	Replacement Cost Coverage B (Personal Property)	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	See Form	Included
TWIA-311	07/1/2021	Additional Living Expense	See Form	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

ADDITIONAL INTERESTS

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Sister



CHANGE EFFECTIVE DATE: 6/15/2021

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
0000000000	09/02/2020 12:01 a.m.	09/02/2021 12:01 a.m.
NAMED INSURED AND ADDRESS		AGENCY NAME AND LOCATION
INSURED NAME ADDITIONAL INSURED 1 NAME 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000		TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

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	MODEL NAME	MODEL YEAR	SERIAL NUMBER	MOST RECENT TIE DOWN DATE	COUNTY	TERRITORY CODE	COASTAL ZONE
1234 SAMPLE AVE GALVESTON TX 77551	AEROSTAR	2018	1237891283	01/01/2021	GALVESTON	1	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
		\$768
<i>Minimum earned premium applies</i>		
MANUFACTURED HOME		
<u>Coverage A</u>		
Structure	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included

CREDITS AND SURCHARGES	
DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

ADDITIONAL INTERESTS	
NAME AND ADDRESS: TEST ADDTL INTEREST PO BOX ##### Houston TX 77210	INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgagee LOAN NUMBER: 000000000

ADDITIONAL NAMED INSUREDS	
NAME AND ADDRESS: ADDITIONAL INSURED 1 NAME PO BOX ##### Houston TX 77210	RELATIONSHIP: Sister



APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000000000
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
INSURED NAME	TEST AGENCY INC.
MULTIPLE INSUREDS – FULL LIST ATTACHED	AGENT NAME
1234 SAMPLE ADDRESS AVE	1234 SAMPLE ADDRESS AVE STE 3
AUSTIN TX 78749-0000	CORPUS CHRISTI TX 78411
	(123) 456-7890

BILLING INFORMATION

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

COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

BUILDER’S RISK
LOCATION: 1234 Sample Ave, Galveston, TX 77551

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

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy Windstorm and Hail	TWCP	11/8/2019	N/A	Included
Builder's Risk – Stated Value Form	TWIA-18	6/15/1999	N/A	Included

LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS

Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1
Is there a physical street address?	Yes		

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BUILDING 1: BUILDING DETAILS			
Building ID	1	Property class description	Builders Risks
Building number	10	Structure Replacement Cost Value	\$158,000
Unit number	101	Structure Actual Cash Value	\$100,000
Building description	Office	Contents Replacement Cost Value	N/A
Property class code	83	Contents Actual Cash Value	N/A

BUILDING 1: CONSTRUCTION DETAILS			
Risk item type	Commercial and F&R Non-Dwelling – New Construction	• Total area	4000
• Construction type	Frame	• Roof type	Shingles, Asphalt/Fiberglass
• Number of stories	2	Construction start date	08/04/2021

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Spouse

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

RELATIONSHIP: Mother

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance company name	New Ins Co.
• Reason	Declined
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?	N/A
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property	N/A
• Is there a flood insurance policy for this property?	N/A

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

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	OFFER NUMBER: 0000000000 ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS: INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000	AGENCY NAME AND LOCATION TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

BILLING INFORMATION

PAYMENT METHOD: Insured Direct Pay PAYMENT PLAN: TWIA Full Pay	TOTAL PREMIUM AND SURCHARGES: \$768
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COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

CONDO BUILDING MASTER
LOCATION: 1234 Sample Ave, Galveston, TX 77551

WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		
 <u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		
 <u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

BUILDING 2: COVERAGE SUMMARY

CONDO BUILDING MASTER
LOCATION: 1234 Sample Ave, Galveston, TX 77551

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

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy Windstorm and Hail	TWCP	11/8/2019	N/A	Included
Condominium Property Form Additional Policy Provisions (Mandatory)	TWIA-280	06/15/1999	N/A	Included

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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
1	A	Condominium Property Form Additional Policy Provisions	TWIA-282	06/15/1999	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

LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS

Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1, 2
Is there a physical street address?	Yes		

BUILDING 1: BUILDING DETAILS

Building ID	1	Property class description	Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units
Building number	10	Structure Replacement Cost Value	\$158,000
Unit number	101	Structure Actual Cash Value	\$100,000
Building description	Condo Building	Contents Replacement Cost Value	\$50,000
Property class code	16	Contents Actual Cash Value	\$45,000

2022-7292

BUILDING 1: CONSTRUCTION DETAILS			
Risk item type	Condominium Association - Commercial and/or Business Personal Property	• Number of stories	10
• Total number of units in this building	10	• Total area	20000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	90%
• Construction type	Masonry (ISO 2)	• Roof type	Fiber Cement/Concrete
• Structure type	N/A	• Wind rating	B - Ordinary
• Height	N/A	Year built	2015
• Is the structure covered?	N/A	Original construction date	01/01/2015
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	Yes
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

BUILDING 2: BUILDING DETAILS			
Building ID	2	Property class description	Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Condo Building	Contents Replacement Cost Value	N/A
Property class code	16	Contents Actual Cash Value	N/A

2022-7292

BUILDING 2: CONSTRUCTION DETAILS			
Risk item type	Condominium Association - Habitational and/or Business Personal Property	• Number of stories	5
• Total number of units in this building	5	• Total area	10000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Masonry (ISO 2)	• Roof type	Fiber Cement/Concrete
• Structure type	N/A	• Wind rating	B - Ordinary
• Height	N/A	Year built	1984
• Is the structure covered?	N/A	Original construction date	01/01/1984
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

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

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

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSURED

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

RELATIONSHIP: Spouse

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

RELATIONSHIP: Mother

2022-7292

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance company name	New Ins Co.
• Reason	Declined
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?	N/A
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property	N/A
• Is there a flood insurance policy for this property?	N/A

TWIA PROPERTY ELIGIBILITY	
Was the structure built or have external modifications been made on or after 1/1/1988?	No
• 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?	No
• Previous policy number	N/A
• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
• Does the property now meet all underwriting guidelines?	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000000000
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
INSURED NAME	TEST AGENCY INC.
MULTIPLE INSUREDS – FULL LIST ATTACHED	AGENT NAME
1234 SAMPLE ADDRESS AVE	1234 SAMPLE ADDRESS AVE STE 3
AUSTIN TX 78749-0000	CORPUS CHRISTI TX 78411
	(123) 456-7890

BILLING INFORMATION

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

COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

HABITATIONAL (NOT CONDO)
LOCATION: 1234 Sample Ave, Galveston, TX 77551

WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		
 <u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		
 <u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

BUILDING 2: COVERAGE SUMMARY

HABITATIONAL (NOT CONDO)
LOCATION: 1234 Sample Ave, Galveston, TX 77551

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

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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

LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS

Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1, 2
Is there a physical street address?	Yes		

BUILDING 1: BUILDING DETAILS

Building ID	1	Property class description	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities - Up to 10 Units
Building number	10	Structure Replacement Cost Value	\$158,000
Unit number	101	Structure Actual Cash Value	\$100,000
Building description	Boarding House	Contents Replacement Cost Value	\$50,000
Property class code	1	Contents Actual Cash Value	\$45,000

2022-7292

BUILDING 1: CONSTRUCTION DETAILS			
Risk item type	Rooming & Boarding House and/or Business Personal Property	• Number of stories	2
• Total number of units in this building	10	• Total area	10000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Masonry (ISO 2)	• Roof type	Shingles, Asphalt/Fiberglass
• Structure type	N/A	• Wind rating	B - Ordinary
• Height	N/A	Year built	2015
• Is the structure covered?	N/A	Original construction date	01/01/2015
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	Yes
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

BUILDING 2: BUILDING DETAILS			
Building ID	2	Property class description	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities - Up to 10 Units
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Boarding House	Contents Replacement Cost Value	N/A
Property class code	23	Contents Actual Cash Value	N/A

2022-7292

BUILDING 2: CONSTRUCTION DETAILS			
Risk item type	Rooming & Boarding House and/or Business Personal Property	• Number of stories	2
• Total number of units in this building	10	• Total area	10000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Masonry (ISO 2)	• Roof type	Shingles, Asphalt/Fiberglass
• Structure type	N/A	• Wind rating	B - Ordinary
• Height	N/A	Year built	1984
• Is the structure covered?	N/A	Original construction date	01/01/1984
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

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

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

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSURED

NAME AND ADDRESS:

RELATIONSHIP: Spouse

ADDITIONAL INSURED 1 NAME
 PO BOX #####
 Houston TX 77210

NAME AND ADDRESS:

RELATIONSHIP: Mother

ADDITIONAL INSURED 2 NAME
 PO BOX #####
 Houston TX 77210

TWIA GENERAL ELIGIBILITY

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
<ul style="list-style-type: none"> Insurance company name 	New Ins Co.
<ul style="list-style-type: none"> Reason 	Declined
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
<ul style="list-style-type: none"> Was the structure constructed or enlarged beginning on or after September 1, 2009? 	N/A
<ul style="list-style-type: none"> Is flood insurance from the National Flood Insurance Program (NFIP) available for this property 	N/A
<ul style="list-style-type: none"> Is there a flood insurance policy for this property? 	N/A

TWIA PROPERTY ELIGIBILITY

Was the structure built or have external modifications been made on or after 1/1/1988?	No
<ul style="list-style-type: none"> 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?	No
<ul style="list-style-type: none"> Previous policy number 	N/A
<ul style="list-style-type: none"> Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines? 	N/A
<ul style="list-style-type: none"> Does the property now meet all underwriting guidelines? 	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	OFFER NUMBER: 0000000000 ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS: INSURED NAME MULTIPLE INSUREDS – FULL LIST ATTACHED 1234 SAMPLE ADDRESS AVE AUSTIN TX 78749-0000	AGENCY NAME AND LOCATION TEST AGENCY INC. AGENT NAME 1234 SAMPLE ADDRESS AVE STE 3 CORPUS CHRISTI TX 78411 (123) 456-7890

BILLING INFORMATION

PAYMENT METHOD: Insured Direct Pay PAYMENT PLAN: TWIA Full Pay	TOTAL PREMIUM AND SURCHARGES: \$768
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COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

BUSINESS PROPERTY ONLY
LOCATION: 1234 Sample Ave, Galveston, TX 77551

WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage B</u> Business Personal Property Deductible 1% (\$100 Min.) Coinsurance 80%	\$55,000 \$550	\$184 \$100
<u>Business Income Coverage</u> Category: Other Daily Limit: \$1000 Max Number of Days: 60	\$60,000	\$200
Extra Expense	\$10,000	Included

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

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

LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS			
Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1
Is there a physical street address?	Yes		

BUILDING 1: BUILDING DETAILS			
Building ID	1	Property class description	Marble Products – Sales or storage
Building number	10	Structure Replacement Cost Value	N/A
Unit number	101	Structure Actual Cash Value	N/A
Building description	Office	Contents Replacement Cost Value	\$50,000
Property class code	23	Contents Actual Cash Value	\$45,000

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

ROOFING UPDATES			
Building	Date	Type	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
1	02/2/2019	Full	Yes

2022-7292

REPAIRS/ADDITIONS			
Building	Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
1	02/15/2019	Sunroom	Yes

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Spouse

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

RELATIONSHIP: Mother

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
<ul style="list-style-type: none">Insurance company name	New Ins Co.
<ul style="list-style-type: none">Reason	Declined
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
<ul style="list-style-type: none">Was the structure constructed or enlarged beginning on or after September 1, 2009?	N/A
<ul style="list-style-type: none">Is flood insurance from the National Flood Insurance Program (NFIP) available for this property	N/A
<ul style="list-style-type: none">Is there a flood insurance policy for this property?	N/A

TWIA PROPERTY ELIGIBILITY	
Was the structure built or have external modifications been made on or after 1/1/1988?	No
<ul style="list-style-type: none">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?	No
<ul style="list-style-type: none">Previous policy number	N/A
<ul style="list-style-type: none">Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
<ul style="list-style-type: none">Does the property now meet all underwriting guidelines?	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000000000
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
INSURED NAME	TEST AGENCY INC.
MULTIPLE INSUREDS – FULL LIST ATTACHED	AGENT NAME
1234 SAMPLE ADDRESS AVE	1234 SAMPLE ADDRESS AVE STE 3
AUSTIN TX 78749-0000	CORPUS CHRISTI TX 78411
	(123) 456-7890

BILLING INFORMATION

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

COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

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

WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		
 <u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		
 <u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

BUILDING 2: COVERAGE SUMMARY

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

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

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BUILDING 3: COVERAGE SUMMARY

BUILDING AND BUSINESS PERSONAL PROPERTY

LOCATION: 6789 Sample Ave, Galveston, TX 77551

WIND AND HAIL COVERAGE

Coverage A

Building

Deductible 1% (\$100 Min.)

Coinsurance 80%

LIMITS

\$158,000

\$1581

PREMIUMS

\$530

\$100

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

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

FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
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

LOCATION AND BUILDING DETAILS

LOCATION 1: LOCATION DETAILS

Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1, 2
Is there a physical street address?	Yes		

BUILDING 1: BUILDING DETAILS

Building ID	1	Property class description	Marble Products – Sales or storage
Building number	10	Structure Replacement Cost Value	\$158,000
Unit number	101	Structure Actual Cash Value	\$100,000
Building description	Office	Contents Replacement Cost Value	\$50,000
Property class code	23	Contents Actual Cash Value	\$45,000

2022-7292

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

BUILDING 2: BUILDING DETAILS			
Building ID	2	Property class description	Marble Products – Sales or storage
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Warehouse	Contents Replacement Cost Value	N/A
Property class code	23	Contents Actual Cash Value	N/A

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

2022-7292

LOCATION 2: LOCATION DETAILS			
Location address	6789 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory Code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	3
Is there a physical street address?	Yes		

BUILDING 3: BUILDING DETAILS			
Building ID	2	Property class description	Marble Products – Sales or storage
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Warehouse	Contents Replacement Cost Value	N/A
Property class code	23	Contents Actual Cash Value	N/A

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

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

2022-7292

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

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Mother

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

RELATIONSHIP: Spouse

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance company name	New Ins Co.
• Reason	Declined
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?	N/A
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property?	N/A
• Is there a flood insurance policy for this property?	N/A

TWIA PROPERTY ELIGIBILITY	
Was the structure built or have external modifications been made on or after 1/1/1988?	No
• 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?	No
• Previous policy number	N/A
• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
• Does the property now meet all underwriting guidelines?	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	OFFER NUMBER: 0000030001 ACCOUNT NUMBER: W00000001
APPLICANT NAME AND ADDRESS: JASON FRASER MULTIPLE INSUREDS – FULL LIST ATTACHED 2714 SANCHEZ AVE AUSTIN TX 78749	AGENCY NAME AND LOCATION TEXAS NEW AGENCY ARIELLE PEREZ 4825 FAKE ST CORPUS CHRISTI TX 78411 (512) 555-6016

PROPERTY LOCATION:

2714 MARVEL AVE
GALVESTON TX 77551

COUNTY: GALVESTON

BILLING INFORMATION

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

COVERAGE SUMMARY

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
WIND AND HAIL COVERAGE		
<u>Coverage A</u>		
Structure	\$158,000	\$530
Replacement Cost Value: \$158,000		
Actual Cash Value: \$100,000		
Deductible 1% (\$100 Min.)	\$1581	Included
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Replacement Cost Value: N/A		
Actual Cash Value: N/A		
Deductible 1% (\$100 Min.)	\$550	Included
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Wind Driven Rain		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	N/A	Included
TWIA-321	07/1/2021	Wind Driven Rain	N/A	Included
TWIA-810	07/1/2021	Specified Building Exclusion	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION

Building Code Credit - Dwelling

AMOUNT

\$-1,950

PROPERTY DETAILS

Territory code	1	Structure type	1 Family Residence
Is the property East of Highway 146?	Yes	• Height	N/A
Coastal zone	Seaward	• Structure covered?	N/A
How is the dwelling customarily used?	Primary Residence	• Is the antenna or satellite dish securely anchored?	N/A
Is the property accessible by road?	Yes	Does this property include farm or ranch operations?	No
• How do you access the property?	N/A	Structure description	N/A

PRIMARY POLICY DETAILS

Does the applicant have a primary residential policy that excludes wind and hail?	Yes	Does the policy provide any of these coverages for other perils:	
• Name of company	Acme Insurance	• Consequential Loss	Yes
• Amount of insurance	\$100,000	• Additional Living Expense	No
		• Wind Driven Rain	No
		• Replacement Cost Coverage on Personal Property	Yes

CONSTRUCTION DETAILS

Year built	1965	Garage	No Garage
Condition of dwelling	Good	Foundation type	Slab
Construction type	Frame	Roof type	Composite Shingle
Number of stories	1	Hail resistant roof class	2
Living area square footage	1456		

ADDITIONAL CONSTRUCTION DETAILS

Original construction date	10/6/1965	Building class code	Inland I
• Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A	Building class	IRC/IBC
Does this structure qualify for the WPI-8 exception for historic structures?	No	Roofing updates?	Yes
		Repairs/additions?	Yes

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

REPAIRS/ADDITIONS		
Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
02/15/2019	Sunroom	Yes

ADDITIONAL INTERESTS

<p>NAME AND ADDRESS: FEDERAL INVESTORS PO BOX 4869 Houston TX 77210</p>	<p>INTEREST TYPE: Mortgagee MORTGAGE POSITION: First Mortgagee LOAN NUMBER: 6412418</p>
---	--

<p>NAME AND ADDRESS: Wellington Premium Finance PO BOX 7979 Austin TX 78722</p>	<p>INTEREST TYPE: Premium Finance LOAN NUMBER: 11-X1-1111111</p>
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ADDITIONAL NAMED INSUREDS

<p>NAME AND ADDRESS: AMY FRASER 2714 SANCHEZ AVE AUSTIN TX 78749</p>	<p>RELATIONSHIP: Spouse</p>
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<p>NAME AND ADDRESS: DORIS APPLETON 2714 SANCHEZ AVE AUSTIN TX 78749</p>	<p>RELATIONSHIP: Mother</p>
--	------------------------------------

2022-7292

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance company name	New Ins Co.
• Reason	Declined
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?	N/A
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property?	N/A
• Is there a flood insurance policy for this property?	N/A

TWIA PROPERTY ELIGIBILITY	
Structure type	1 Family Residence
Was the structure built, or have external modifications been made, on or after June 19, 2009?	No
• 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?	No
• Previous policy number	N/A
• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
• Does the property now meet all underwriting guidelines?	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	OFFER NUMBER: 0000030001 ACCOUNT NUMBER: W00000001
APPLICANT NAME AND ADDRESS: JASON FRASER AMY LEE 2714 SANCHEZ AVE AUSTIN TX 78749	AGENCY NAME AND LOCATION TEXAS NEW AGENCY ARIELLE PEREZ 4825 FAKE ST CORPUS CHRISTI TX 78411 (512) 555-6016

PROPERTY LOCATION:
2714 MARVEL AVE
GALVESTON TX 77551
COUNTY: GALVESTON

BILLING INFORMATION

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

COVERAGE SUMMARY

MANUFACTURED HOME WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage A</u> Structure	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	Included
<u>Coverage B</u> Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	Included

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

PROPERTY DETAILS			
Territory code	1	Structure description	N/A
Is the property East of Highway 146?	Yes		
Coastal zone	Seaward		
Is the property accessible by road?	Yes		
<ul style="list-style-type: none"> How do you access the property? 	N/A		

CONSTRUCTION DETAILS			
Condition of dwelling	Excellent	Model year	2018
Most recent tie down date	01/01/2021	Length	38
Model name	Aerostar	Width	10
Serial number	1237891283	Wind zone	3

ADDED LIVING SPACE CONSTRUCTION DETAILS			
Added living space construction date	1/1/2020	Added living space roofing updates?	Yes
<ul style="list-style-type: none"> Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 	Yes	Added living space repairs/additions?	Yes

ADDED LIVING SPACE ROOFING UPDATES		
Date	Type	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
02/15/2021	Partial	Yes

ADDED LIVING SPACE REPAIRS/ADDITIONS		
Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
02/15/2021	Fixed wall	Yes

ADDITIONAL INTERESTS

NAME AND ADDRESS:
 FIRST BANK LOANS
 PO BOX 123
 AUSTIN TX 78722

INTEREST TYPE: Mortgagee
MORTGAGE POSITION: First Mortgagee
LOAN NUMBER: 123123123

ADDITIONAL NAMED INSUREDS

NAME AND ADDRESS:
 AMY LEE
 2714 SANCHEZ AVE
 AUSTIN TX 78749

RELATIONSHIP: Sister

TWIA GENERAL ELIGIBILITY

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
<ul style="list-style-type: none"> Insurance company name 	New Ins Co.
<ul style="list-style-type: none"> Reason 	Declined
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
<ul style="list-style-type: none"> Was the structure constructed or enlarged beginning on or after September 1, 2009? 	N/A
<ul style="list-style-type: none"> Is flood insurance from the National Flood Insurance Program (NFIP) available for this property 	N/A
<ul style="list-style-type: none"> Is there a flood insurance policy for this property? 	N/A

TWIA PROPERTY ELIGIBILITY

Is this manufactured home occupied solely as a dwelling?	Yes
Is the manufactured home properly blocked and tied down?	Yes
Have any additions been made to the living area of the manufactured home?	Yes
<ul style="list-style-type: none"> Was the addition made on or after January 1, 1988? 	Yes
<ul style="list-style-type: none"> Are there Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications to the structure? 	Yes
Has the property been previously insured by TWIA?	No
<ul style="list-style-type: none"> Previous policy number 	N/A
<ul style="list-style-type: none"> Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines? 	N/A
<ul style="list-style-type: none"> Does the property now meet all underwriting guidelines? 	N/A

**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.

Applicant Affirmation Statement:

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. To the extent permitted by Texas Insurance Code Section 705.004, 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 the policy will be null and void and no coverage shall be afforded.

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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000030001
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000001
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
JASON FRASER	TEXAS NEW AGENCY
AMY LEE	ARIELLE PEREZ
2714 SANCHEZ AVE	4825 FAKE ST
AUSTIN TX 78749	CORPUS CHRISTI TX 78411
	(512) 555-6016

PROPERTY LOCATION:
2714 MARVEL AVE
GALVESTON TX 77551
COUNTY: GALVESTON

BILLING INFORMATION

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

COVERAGE SUMMARY

CONDO UNIT OWNER	LIMITS	PREMIUMS
WIND AND HAIL COVERAGE		
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Replacement Cost Value: \$158,000		
Actual Cash Value: \$100,000		
Deductible 1% (\$100 Min.)	\$550	Included, Credit or Charge
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Additional Living Expense		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-365	11/8/2019	Replacement Cost Coverage B (Personal Property)	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	N/A	Included
TWIA-311	07/1/2021	Additional Living Expense	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

2022-7292

PROPERTY DETAILS			
Territory code	1	Structure description	N/A
Is the property East of Highway 146?	Yes	Name of complex	Deerfield Apartments
Coastal zone	Seaward	Unit #	1542
How is the dwelling customarily used?	Primary Residence	Building #	15
Is the property accessible by road?	Yes		
<ul style="list-style-type: none"> How do you access the property? 	N/A		

PRIMARY POLICY DETAILS			
Does the applicant have a primary residential policy that excludes wind and hail?	No	Does the policy provide any of these coverages for other perils:	
<ul style="list-style-type: none"> Name of company 	N/A	<ul style="list-style-type: none"> Consequential Loss 	N/A
<ul style="list-style-type: none"> Amount of insurance 	N/A	<ul style="list-style-type: none"> Additional Living Expense 	N/A
		<ul style="list-style-type: none"> Wind Driven Rain 	N/A
		<ul style="list-style-type: none"> Replacement Cost for Personal Property 	N/A

CONSTRUCTION DETAILS			
Year built	2000	Number of stories	1
Construction type	Frame		

ADDITIONAL CONSTRUCTION DETAILS			
Original construction date	10/6/1965	Roofing updates?	No
<ul style="list-style-type: none"> Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 	Yes	Repairs/additions	Yes
Does this structure qualify for the WPI-8 exception for historic structures?	N/A		

REPAIRS/ADDITIONS		
Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
02/15/2019	Updated Master Bath	Yes

ADDITIONAL INTERESTS

ADDITIONAL NAMED INSUREDS

NAME AND ADDRESS: AMY LEE 2714 SANCHEZ AVE AUSTIN TX 78749	RELATIONSHIP: Sister
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TWIA GENERAL ELIGIBILITY

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
<ul style="list-style-type: none"> • Insurance company name 	New Ins Co.
<ul style="list-style-type: none"> • Reason 	Declined
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
<ul style="list-style-type: none"> • Was the structure constructed or enlarged beginning on or after September 1, 2009? 	N/A
<ul style="list-style-type: none"> • Is the property to be insured located on or above the third floor of a structure? 	N/A
<ul style="list-style-type: none"> • Is flood insurance from the National Flood Insurance Program (NFIP) available for this property? 	N/A
<ul style="list-style-type: none"> • Is there a flood insurance policy for this property? 	N/A

TWIA PROPERTY ELIGIBILITY

Was the condominium built, or have external modifications made, on or after January 1, 1988?	Yes
<ul style="list-style-type: none"> • Are there Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications of the structure? 	Yes
Has the property been previously insured by TWIA?	No
<ul style="list-style-type: none"> • Previous policy number 	N/A
<ul style="list-style-type: none"> • Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines? 	N/A
<ul style="list-style-type: none"> • Does the property now meet all underwriting guidelines? 	N/A

**TWIA APPLICATION FOR INSURANCE
AFFIRMATION STATEMENTS**

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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.)

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.

Applicant Signature:

Date:

Agent Affirmation Statement:

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.

Agents are required to maintain proof of declination for wind and hail property coverage from a standard market carrier, excluding surplus lines insurers, authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in the first-tier coastal counties. By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required declination and the intent to maintain that record. This evidence of prior declination will be made available to TWIA if specifically requested.

By the act of submitting an application for property coverage to TWIA, I, acting on behalf of the applicant, am acknowledging possession of the required evidence of a companion flood insurance policy that provides coverage concurrent with the term of the TWIA policy, when required, and the intent to maintain that record. This evidence of a companion flood insurance policy will be made available to TWIA if specifically requested.

Agent Signature:

Date:

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



APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000030001
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000001
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
JASON FRASER	TEXAS NEW AGENCY
AMY LEE	ARIELLE PEREZ
2714 SANCHEZ AVE	4825 FAKE ST
AUSTIN TX 78749	CORPUS CHRISTI TX 78411
	(512) 555-6016

PROPERTY LOCATION:
2714 MARVEL AVE
GALVESTON TX 77551

COUNTY: GALVESTON

BILLING INFORMATION

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

COVERAGE SUMMARY

TENANT PERSONAL PROPERTY ONLY		
WIND AND HAIL COVERAGE	LIMITS	PREMIUMS
<u>Coverage B</u>		
Personal Property	\$55,000	\$184
Replacement Cost Value: \$158,000		
Actual Cash Value: \$100,000		
Deductible 1% (\$100 Min.)	\$550	Included
<u>Indirect Loss Coverage</u>	See Endorsements	\$200
Consequential Loss		
Additional Living Expense		

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	11/8/2019	TWIA Dwelling Policy Windstorm and Hail	N/A	Included
TWIA-365	11/8/2019	Replacement Cost Coverage B (Personal Property)	N/A	Included
TWIA-331	07/1/2021	Consequential Loss	N/A	Included
TWIA-311	07/1/2021	Additional Living Expense	N/A	Included

CREDITS AND SURCHARGES

DESCRIPTION	AMOUNT
Building Code Credit – Personal Property	\$-1,950

2022-7292

PROPERTY DETAILS			
Territory code	1	Structure type	Dwelling
Is the property East of Highway 146?	Yes	Does this property include farm or ranch operations?	No
Coastal zone	Seaward	Structure description	Big House
How is the dwelling customarily used?	Primary Residence	Name of complex	Deerfield Apartments
Is the property accessible by road?	Yes	Unit #	1542
<ul style="list-style-type: none"> How do you access the property? 	N/A	Building #	15

PRIMARY POLICY DETAILS			
Does the applicant have a primary residential policy that excludes wind and hail?	Yes	Does the policy provide any of these coverages for other perils:	
<ul style="list-style-type: none"> Name of company 	Acme Insurance	<ul style="list-style-type: none"> Consequential Loss 	Yes
<ul style="list-style-type: none"> Amount of insurance 	\$100,000	<ul style="list-style-type: none"> Additional Living Expense 	Yes
		<ul style="list-style-type: none"> Replacement Cost for Personal Property 	Yes

CONSTRUCTION DETAILS			
Year built	2000	Number of stories	1
Construction type	Frame		

ADDITIONAL CONSTRUCTION DETAILS			
Original construction date	10/6/1965	Building class code	Inland I
<ul style="list-style-type: none"> Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 	Yes	Building class	IRC/IBC
Does this structure qualify for the WPI-8 exception for historic structures?	N/A	Roofing updates?	No
		Repairs/additions?	Yes

REPAIRS/ADDITIONS		
Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
02/15/2019	Updated Master Bath	Yes

ADDITIONAL INTERESTS

ADDITIONAL NAMED INSURED

NAME AND ADDRESS: AMY LEE 2714 SANCHEZ AVE AUSTIN TX 78749	RELATIONSHIP: Sister
--	-----------------------------

TWIA GENERAL ELIGIBILITY

Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
<ul style="list-style-type: none"> • Insurance company name 	New Ins Co.
<ul style="list-style-type: none"> • Reason 	Declined
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
<ul style="list-style-type: none"> • Was the structure constructed or enlarged beginning on or after September 1, 2009? 	N/A
<ul style="list-style-type: none"> • Is the property to be insured located on or above the third floor of a structure? 	N/A
<ul style="list-style-type: none"> • Is flood insurance from the National Flood Insurance Program (NFIP) available for this property 	N/A
<ul style="list-style-type: none"> • Is there a flood insurance policy for this property? 	N/A

TWIA PROPERTY ELIGIBILITY

Structure type	Dwelling
Was the dwelling, in which the property is located built, or have external modifications been made, on or after June 19, 2009?	Yes
<ul style="list-style-type: none"> • Are their Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications of the structure? 	Yes
Has the property been previously insured by TWIA?	No
<ul style="list-style-type: none"> • Previous policy number 	N/A

**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.

Applicant Affirmation Statement:

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Applicant Signature:

Date:

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Agent Signature:

Date:

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

Certificate Of Completion

Envelope Id: B14DAD5F70CB49749A83DA16B6CB3AA3	Status: Completed
Subject: Please DocuSign This Document New Combined Order	
Source Envelope:	
Document Pages: 66	Signatures: 2
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Disabled	Franchetta Alexander
Time Zone: (UTC-06:00) Central Time (US & Canada)	Franchetta.Alexander@tdi.texas.gov
	IP Address: 64.207.219.73

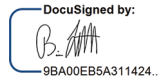
Record Tracking

Status: Original 4/8/2022 12:16:49 PM	Holder: Franchetta Alexander Franchetta.Alexander@tdi.texas.gov	Location: DocuSign
Security Appliance Status: Connected	Pool: FedRamp	
Storage Appliance Status: Connected	Pool: Texas Department of Insurance	Location: DocuSign

Signer Events

Brian Leventhal
 Brian.Leventhal@tdi.texas.gov
 Security Level: Email, Account Authentication (None)

Signature



Signature Adoption: Uploaded Signature Image
 Signed by link sent to Brian.Leventhal@tdi.texas.gov
 Using IP Address: 155.190.8.4

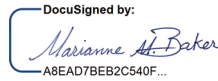
Timestamp

Sent: 4/8/2022 12:19:19 PM
 Viewed: 4/8/2022 1:04:21 PM
 Signed: 4/8/2022 1:05:46 PM

Electronic Record and Signature Disclosure:

Accepted: 4/8/2022 1:04:21 PM
 ID: bb9499b6-2fef-489e-ac6b-fe87c7ccc022

Marianne Baker
 marianne.baker@tdi.texas.gov
 Security Level: Email, Account Authentication (None)



Signature Adoption: Uploaded Signature Image
 Signed by link sent to marianne.baker@tdi.texas.gov
 Using IP Address: 155.190.8.7

Sent: 4/8/2022 1:05:50 PM
 Viewed: 4/8/2022 1:09:21 PM
 Signed: 4/8/2022 1:13:11 PM

Electronic Record and Signature Disclosure:

Accepted: 4/8/2022 1:09:21 PM
 ID: 197c3c84-b4e7-4c3b-8b05-fb600a8b0aa6

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp

Brian Leventhal
 Brian.Leventhal@tdi.texas.gov
 Security Level: Email, Account Authentication (None)



Sent: 4/8/2022 1:13:13 PM

Electronic Record and Signature Disclosure:

2022-7292

Carbon Copy Events	Status	Timestamp
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Accepted: 4/8/2022 1:04:21 PM
ID: bb9499b6-2fef-489e-ac6b-fe87c7ccc022

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent	Hashed/Encrypted	4/8/2022 12:19:19 PM
Certified Delivered	Security Checked	4/8/2022 1:09:21 PM
Signing Complete	Security Checked	4/8/2022 1:13:11 PM
Completed	Security Checked	4/8/2022 1:13:13 PM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure
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