



**1 APPLICATION FOR INSURANCE  
COMMERCIAL POLICY**

**3 2 APPLICANT INFORMATION**

**4** **PROPOSED POLICY PERIOD** **5** **FROM:** 09/02/2020 12:01 a.m. **TO:** 09/02/2021 12:01 a.m. **6** **OFFER NUMBER:** 0000000000  
**7** **ACCOUNT NUMBER:** W00000000  
**8** **APPLICANT NAME AND ADDRESS:**  
 INSURED NAME  
**9** **MULTIPLE INSUREDS – FULL LIST ATTACHED** **10**  
 1234 SAMPLE ADDRESS AVE  
 AUSTIN TX 78749-0000  
**11** **AGENCY NAME AND LOCATION**  
**12** TEST AGENCY INC.  
**13** **AGENT NAME**  
**14** 1234 SAMPLE ADDRESS AVE STE 3  
 CORPUS CHRISTI TX 78411  
**15** (123) 456-7890

**16 BILLING INFORMATION**

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

**20 COVERAGE SUMMARY**

**21 BUILDING 1: COVERAGE SUMMARY**

<b>22</b> <b>BUILDER'S RISK</b>	<b>23</b> <b>LOCATION:</b> 1234 Sample Ave, Galveston, TX 77551	<b>25</b> <b>LIMITS</b>	<b>26</b> <b>PREMIUMS</b>
<b>24</b> <b>WIND AND HAIL COVERAGE</b>			
<b>27</b> <u>Coverage A</u>			
<b>28</b> Building		\$158,000	\$530
<b>29</b> Deductible 1% (\$100 Min.)		\$1581	\$100
<b>30</b> Coinsurance 80%			

**39 POLICY FORMS AND ENDORSEMENTS**

**40 FORMS APPLICABLE TO ALL COVERAGES**

<b>41</b> <b>COVERAGE FORM</b>	<b>42</b> <b>FORM NUMBER</b>	<b>43</b> <b>EDITION</b>	<b>44</b> <b>LIMIT</b>	<b>45</b> <b>PREMIUMS</b>
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

**47 LOCATION AND BUILDING DETAILS**

**48 LOCATION 1: LOCATION DETAILS**

<b>49</b> Location address	1234 SAMPLE AVE GALVESTON TX 77551	<b>56</b> Legal description	N/A
<b>50</b> County	Galveston	• <b>57</b> Lot	N/A
<b>51</b> Is the property east of Highway 146?	Yes	• <b>58</b> Block	N/A
<b>52</b> Territory code	8	• <b>59</b> Section	N/A
<b>53</b> Is the property accessible by road?	Yes	• <b>60</b> Addition	N/A
• <b>54</b> How do you access the property?	N/A	<b>61</b> IDs of buildings at this location	1
<b>55</b> Is there a physical street address?	Yes		

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BUILDING 1: BUILDING DETAILS					
Building ID	63	1	Property class description	Builders Risks	68
Building number	64	10	Structure Replacement Cost Value	\$158,000	33
Unit number	65	101	Structure Actual Cash Value	\$100,000	70
Building description	66	Office	Contents Replacement Cost Value	N/A	138
Property class code	67	83	Contents Actual Cash Value	N/A	139

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BUILDING 1: CONSTRUCTION DETAILS					
Risk item type	34 35 72	Commercial and F&R Non-Dwelling – New Construction	<ul style="list-style-type: none"> <li>Total area</li> </ul>	75	4000
<ul style="list-style-type: none"> <li>Construction type</li> </ul>	73	Frame	<ul style="list-style-type: none"> <li>Roof type</li> </ul>	76	Shingles, Asphalt/Fiberglass
<ul style="list-style-type: none"> <li>Number of stories</li> </ul>	74	2	Construction start date	77	08/04/2021

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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

## 85 ADDITIONAL NAMED INSURED

86 NAME AND ADDRESS:

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

87 RELATIONSHIP: Spouse

86 NAME AND ADDRESS:

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

87 RELATIONSHIP: Mother

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## TWIA GENERAL ELIGIBILITY

89	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"> <li>Insurance company name</li> </ul>	90
	<ul style="list-style-type: none"> <li>Reason</li> </ul>	91
	<ul style="list-style-type: none"> <li>Reason</li> </ul>	Declined
92	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"> <li>Was the structure constructed or enlarged beginning on or after September 1, 2009?</li> </ul>	93
	<ul style="list-style-type: none"> <li>Is flood insurance from the National Flood Insurance Program (NFIP) available for this property?</li> </ul>	94
	<ul style="list-style-type: none"> <li>Is there a flood insurance policy for this property?</li> </ul>	95

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## TWIA PROPERTY ELIGIBILITY

97	Was the structure built or have external modifications been made on or after 1/1/1988?	Yes
98	<ul style="list-style-type: none"> <li>Are there Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications of the structure?</li> </ul>	Yes
	Has the property been previously insured by TWIA?	99
	<ul style="list-style-type: none"> <li>Previous policy number</li> </ul>	100
	<ul style="list-style-type: none"> <li>Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?</li> </ul>	101
	<ul style="list-style-type: none"> <li>Does the property now meet all underwriting guidelines?</li> </ul>	102

## 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. 105

**Applicant Affirmation Statement:** 106

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. I agree if information contained in this application is false or misleading, or would materially affect acceptance of the risk by TWIA, or if my payment is returned for insufficient funds, that such a policy will be null and void and no coverage shall be afforded. 107

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.) 108

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. 109

Applicant Signature:

110

Date:

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**Agent Affirmation Statement:** 114

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. 115

Agent Signature:

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Date:

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Note: The agent is required to retain a duplicate signed copy of the above TWIA Application for Insurance and Affirmation Statements. 112