



| POLICY NUMBER | EFFECTIVE DATE/TIME | EXPIRATION DATE/TIME |
|--|-----------------------|---|
| TWCR0000000000 | 10/02/2023 12:01 a.m. | 10/02/2024 12:01 a.m. |
| NAME INSURED AND ADDRESS | | AGENCY NAME AND LOCATION |
| TEST POLICYHOLDER 3601 NOT REAL AVE CITY TX 12345-1234 | | NOT REAL AGENCY NOT REAL AGENCY 9898 FAKE ST CITY TX 00000 (123) 456-7897 |

1

IMPORTANT

Depending on your reason for cancellation, TWIA may be required by law to keep your full annual premium.

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

2

TOTAL POLICY PREMIUM AND SURCHARGES: \$2,190
Minimum earned premium applies

CREDITS AND SURCHARGES

| DESCRIPTION: | AMOUNT |
|-----------------------|----------|
| Association Surcharge | \$100.00 |

LOCATION INFORMATION: LOCATION 1

| LOCATION ADDRESS | COUNTY | TERRITORY CODE |
|-------------------------------------|-----------|----------------|
| 3601 Not Real Ave City, TX 12345 | Galveston | 8 |

COVERAGE SUMMARY - BUILDING ID: 1

| BUILDER'S RISK | LIMITS | PREMIUMS |
|----------------------------|-----------|----------|
| <u>Coverage A</u> | | |
| Building Coverage | \$100,000 | \$2,402 |
| Deductible 2% (\$1000 min) | \$2,000 | -\$312 |
| Coinsurance 100% | | |

3

Building Number: A
Unit Number: 111

Risk Item Type: Commercial and F&R Non-Dwelling - Additions (> than 10% grade floor area)
Construction Type: Frame
Property Class Code: 1150
Property Class Description: Builders Risks

POLICY FORMS AND ENDORSEMENTS

FORMS APPLICABLE TO ALL COVERAGES

| COVERAGE FORM | FORM NUMBER | EDITION | LIMIT | PREMIUMS |
|--|--------------------|----------------|--------------|-----------------|
| TWIA Commercial Policy | TWCP | 04/01/2020 | N/A | Included |
| Builder's Risk - Actual Completed Value Form | TWIA-21 | 06/15/1999 | N/A | Included |