



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWCH0000000000	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 00000-0000		NOT REAL AGENCY NOT REAL AGENCY 9898 FAKE ST CITY TX 00000 (123) 456-7894

**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**

**TOTAL POLICY PREMIUM AND SURCHARGES:** \$1,569  
*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**

HABITATIONAL(NOT CONDO)	LIMITS	PREMIUMS
<u>Coverage A</u>		
Building Coverage	\$100,000	\$1,688
Deductible 2% (\$1000 min)	\$2,000	-\$219
Coinsurance 80%		

Building Number: A  
 Unit Number: 111  
 Risk Item Type: Apartment Building - Less than 8 Units on Premises and/or Business Personal Property  
 Construction Type: Frame (ISO 1) Property Class Code: 0311  
 Property Class Description: Apartments without Mercantile Occupancies - Up to 10 Units

**POLICY FORMS AND ENDORSEMENTS**

**FORMS APPLICABLE TO ALL COVERAGES**

<b>COVERAGE FORM</b>	<b>FORM NUMBER</b>	<b>EDITION</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
TWIA Commercial Policy	TWCP	04/01/2020	N/A	Included

**FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES**

<b>BUILDING ID</b>	<b>COVERAGE</b>	<b>COVERAGE FORM</b>	<b>FORM NUMBER</b>	<b>EDITION</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
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