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# 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:** 9 INSURED NAME  
 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

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

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

### 21 BUILDING 2: COVERAGE SUMMARY

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

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

**POLICY FORMS AND ENDORSEMENTS 40**

**41 FORMS APPLICABLE TO ALL COVERAGES**

COVERAGE FORM 42	FORM NUMBER	EDITION 44	LIMIT 45	PREMIUMS 46
TWIA Commercial Policy Windstorm and Hail	TWCP 43	11/8/2019	N/A	Included
Condominium Property Form Additional Policy Provisions (Mandatory)	TWIA-280	06/15/1999	N/A	Included

**47 FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES**

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

**55 LOCATION AND BUILDING DETAILS**

**LOCATION 1: LOCATION DETAILS 56**

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

**70 BUILDING 1: BUILDING DETAILS**

Building ID 71	1	Property class description 76	Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units
Building number 72	10	Structure Replacement Cost Value 77	\$158,000
Unit number 73	101	Structure Actual Cash Value 78	\$100,000
Building description 74	Condo Building	Contents Replacement Cost Value 79	\$50,000
Property class code 75	16	Contents Actual Cash Value 80	\$45,000

81 BUILDING 1: CONSTRUCTION DETAILS			
Risk item type 82	Condominium Association - Commercial and/or Business Personal Property	• Number of stories 92	10
• Total number of units in this building 83	10	• Total area 93	20000
• Select the most appropriate description of the structure 84	N/A	• Ground floor area 94	N/A
• Usage 85	N/A	• Percentage sprinklered 95	90%
• Construction type 86	Masonry (ISO 2)	• Roof type 96	Fiber Cement/Concrete
• Structure type 87	N/A	• Wind rating 97	B - Ordinary
• Height 88	N/A	Year built 98	2015
• Is the structure covered? 89	N/A	Original construction date 99	01/01/2015
• Is the antenna or satellite dish securely anchored? 90	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? 100	Yes
• Are the outside walls of the structure more than 50% open? 91	N/A	Does this structure qualify for the WPI-8 exception for historic structures? 101	N/A

70 BUILDING 2: BUILDING DETAILS			
Building ID 71	2	Property class description 76	Condominiums - residential (association risk only) - without mercantile occ - Up to 10 Units
Building number 72	20	Structure Replacement Cost Value 77	\$158,000
Unit number 73	201	Structure Actual Cash Value 78	\$100,000
Building description 74	Condo Building	Contents Replacement Cost Value 79	N/A
Property class code 75	16	Contents Actual Cash Value 80	N/A

**81 BUILDING 2: CONSTRUCTION DETAILS**

Risk item type <b>82</b>	Condominium Association - Habitational and/or Business Personal Property	• Number of stories <b>92</b>	5
• Total number of units in this building <b>83</b>	5	• Total area <b>93</b>	10000
• Select the most appropriate description of the structure <b>84</b>	N/A	• Ground floor area <b>94</b>	N/A
• Usage <b>85</b>	N/A	• Percentage sprinklered <b>95</b>	100%
• Construction type <b>86</b>	Masonry (ISO 2)	• Roof type <b>96</b>	Fiber Cement/Concrete
• Structure type <b>87</b>	N/A	• Wind rating <b>97</b>	B - Ordinary
• Height <b>88</b>	N/A	Year built <b>98</b>	1984
• Is the structure covered? <b>89</b>	N/A	Original construction date <b>99</b>	01/01/1984
• Is the antenna or satellite dish securely anchored? <b>90</b>	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? <b>100</b>	N/A
• Are the outside walls of the structure more than 50% open? <b>91</b>	N/A	Does this structure qualify for the WPI-8 exception for historic structures? <b>101</b>	N/A

**103 ROOFING UPDATES**

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

**108 REPAIRS/ADDITIONS**

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

**113 ADDITIONAL INTERESTS**

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

**120 ADDITIONAL NAMED INSURED**

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

**122 RELATIONSHIP:** Spouse

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

**122 RELATIONSHIP:** Mother

123

**TWIA GENERAL ELIGIBILITY**

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

131

**TWIA PROPERTY ELIGIBILITY**

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

## TWIA APPLICATION FOR INSURANCE AFFIRMATION STATEMENTS

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

**Applicant Affirmation Statement:** 141

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

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

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

Applicant Signature:

145

Date:

146

**Agent Affirmation Statement:** 167

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

Agent Signature:

169

Date:

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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. 147