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APPLICATION FOR INSURANCE
DWELLING POLICY

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12 **APPLICANT INFORMATION** 4

13 **PROPOSED POLICY PERIOD** 14 **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: 9
 JASON FRASER
 MULTIPLE INSUREDS – FULL LIST ATTACHED
 2714 SANCHEZ AVE
 AUSTIN TX 78749

AGENCY NAME AND LOCATION 10
 TEXAS NEW AGENCY
 ARIELLE PEREZ
 4825 FAKE ST
 CORPUS CHRISTI TX 78411 16 17
 (512) 555-6016

PROPERTY LOCATION: 27
 2714 MARVEL AVE
 GALVESTON TX 77551
COUNTY: GALVESTON 27.B

19 **BILLING INFORMATION**

20 **PAYMENT METHOD:** Insured Direct Pay 23 40 **TOTAL PREMIUM AND SURCHARGES:** \$768
PAYMENT PLAN: TWIA Full Pay

COVERAGE SUMMARY 31 38

5	DWELLING AND PERSONAL PROPERTY WIND AND HAIL COVERAGE	22	30	LIMITS	PREMIUMS
	<u>Coverage A</u> 27.L				
	Structure			\$158,000	\$530
27.H	Replacement Cost Value: \$158,000				
27.G	Actual Cash Value: \$100,000				
	Other Structures Limits 97			\$25,000	\$500
29	Deductible 1% (\$100 Min.)			\$1581	Included
	<u>Coverage B</u>				
27.U	Personal Property			\$55,000	\$184
	Replacement Cost Value: N/A 99				
	Actual Cash Value: N/A 100				
27.K	Deductible 1% (\$100 Min.)			\$550	Included
98	<u>Indirect Loss Coverage</u>			See Endorsements	\$200
	Consequential Loss				
	Wind Driven Rain				

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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

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PROPERTY DETAILS

49	Territory code	1	Structure type	27.A	1 Family Residence
	Is the property East of Highway 146?	58 Yes	• Height	88	N/A
	Coastal zone	93 Seaward	• Structure covered?	89	N/A
27.F	How is the dwelling customarily used?	Primary Residence	• Is the antenna or satellite dish securely anchored?	90	N/A
86	Is the property accessible by road?	Yes	Does this property includes farm or ranch operations?	91	No
87	• How do you access the property?	N/A	Structure description	92	N/A

PRIMARY POLICY DETAILS

27.R	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:	45
	• Name of company	27.S Acme Insurance	• Consequential Loss	Yes
	• Amount of insurance	62 \$100,000	• Additional Living Expense	No
			• Wind Driven Rain	No
			• Replacement Cost Coverage on Personal Property	Yes

CONSTRUCTION DETAILS

	Year built	27.M 1965	27.N	Garage	94	No Garage
	Condition of dwelling	33 Good		Foundation type	95	Slab
	Construction type	27.E Frame		Roof type	27.D	Composite Shingle
	Number of stories	27.C 1		Hail resistant roof class	34	2
	Living area square footage	27.J 1456				

ADDITIONAL CONSTRUCTION DETAILS

65	Original construction date	27.M 10/6/1965	27.N	Building class code	27.AB	Inland I
66	• Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A		Building class		IRC/IBC
96	Does this structure qualify for the WPI-8 exception for historic structures?	No		Roofing updates?	35	Yes
				Repairs/additions?	36 37	Yes

27.P

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

27.O 27.Q

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

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ADDITIONAL INTERESTS

NAME AND ADDRESS:
 FEDERAL INVESTORS
 PO BOX 4869
 Houston TX 77210

INTEREST TYPE: Mortgagee
MORTGAGE POSITION: First Mortgagee
LOAN NUMBER: 6412418

NAME AND ADDRESS:
 Wellington Premium Finance
 PO BOX 7979
 Austin TX 78722

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INTEREST TYPE: Premium Finance
LOAN NUMBER: 11-X1-1111111

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ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Spouse

NAME AND ADDRESS:
 DORIS APPLETON
 2714 SANCHEZ AVE
 AUSTIN TX 78749

RELATIONSHIP: Mother

TWIA GENERAL ELIGIBILITY

50	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
51	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 27.A	1 Family Residence
101	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? 102	N/A
103	Has the property been previously insured by TWIA?	No
	• Previous policy number 18	N/A
	• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines? 104	N/A
	• Does the property now meet all underwriting guidelines? 105	N/A

TWIA APPLICATION FOR INSURANCE AFFIRMATION STATEMENTS

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

76 **Applicant Affirmation Statement:**

77 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.

79 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.)

80 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:

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Agent Affirmation Statement:

42 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.

Agent Signature:

Date:

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