



APPLICATION FOR INSURANCE  
COMMERCIAL POLICY

**APPLICANT INFORMATION**

|   |                                  |
|---|----------------------------------|
| <b>PROPOSED POLICY PERIOD</b>                                       | <b>OFFER NUMBER:</b> 000000000   |
| <b>FROM:</b> 09/02/2020 12:01 a.m. <b>TO:</b> 09/02/2021 12:01 a.m. | <b>ACCOUNT NUMBER:</b> W00000000 |
| <b>APPLICANT NAME AND ADDRESS:</b>                                  | <b>AGENCY NAME AND LOCATION</b>  |
| INSURED NAME  | TEST AGENCY INC.                 |
| MULTIPLE INSUREDS – FULL LIST ATTACHED                              | AGENT NAME                       |
| 1234 SAMPLE ADDRESS AVE   | 1234 SAMPLE ADDRESS AVE STE 3    |
| AUSTIN TX 78749-0000  | CORPUS CHRISTI TX 78411          |
|   | (123) 456-7890                   |

**BILLING INFORMATION**

|   |  |
|---|--|
| <b>PAYMENT METHOD:</b> Insured Direct Pay | <b>TOTAL PREMIUM AND SURCHARGES:</b> \$768 |
| <b>PAYMENT PLAN:</b> TWIA Full Pay        |  |

**COVERAGE SUMMARY**

**BUILDING 1: COVERAGE SUMMARY**

**HABITATIONAL (NOT CONDO)**  
**LOCATION:** 1234 Sample Ave, Galveston, TX 77551

| <b>WIND AND HAIL COVERAGE</b>       | <b>LIMITS</b> | <b>PREMIUMS</b> |
|-------------------------------------|---------------|-----------------|
| <u>Coverage A</u>                   |               |                 |
| Building                            | \$158,000     | \$530           |
| Deductible 1% (\$100 Min.)          | \$1581        | \$100           |
| Coinsurance 80%                     |               |                 |
| <br><u>Coverage B</u>               |               |                 |
| Business Personal Property          | \$55,000      | \$184           |
| Deductible 1% (\$100 Min.)          | \$550         | \$100           |
| Coinsurance 80%                     |               |                 |
| <br><u>Business Income Coverage</u> | \$60,000      | \$200           |
| Category: Other                     |               |                 |
| Daily Limit: \$1000                 |               |                 |
| Max Number of Days: 60              |               |                 |
| Extra Expense                       | \$10,000      | Included        |

**BUILDING 2: COVERAGE SUMMARY**

**HABITATIONAL (NOT CONDO)**  
**LOCATION:** 1234 Sample Ave, Galveston, TX 77551

| <b>WIND AND HAIL COVERAGE</b> | <b>LIMITS</b> | <b>PREMIUMS</b> |
|-------------------------------|---------------|-----------------|
| <u>Coverage A</u>             |               |                 |
| Building                      | \$158,000     | \$530           |
| Deductible 1% (\$100 Min.)    | \$1581        | \$100           |
| Coinsurance 80%               |               |                 |

**POLICY FORMS AND ENDORSEMENTS**

**FORMS APPLICABLE TO ALL COVERAGES**

| COVERAGE FORM                             | FORM NUMBER | EDITION   | LIMIT | PREMIUMS |
|---|-------------|-----------|-------|----------|
| TWIA Commercial Policy Windstorm and Hail | TWCP        | 11/8/2019 | N/A   | Included |

**FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES**

| BUILDING ID | COVERAGE | COVERAGE FORM   | FORM NUMBER | EDITION   | LIMIT    | PREMIUMS |
|-------------|----------|---|-------------|-----------|----------|----------|
| 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 |
| 2           | A        | Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property) | TWIA-164    | 07/1/2021 | N/A      | Included |

**LOCATION AND BUILDING DETAILS**

**LOCATION 1: LOCATION DETAILS**

|                                      |                                       |                                   |      |
|--------------------------------------|---------------------------------------|-----------------------------------|------|
| Location address                     | 1234 SAMPLE AVE<br>GALVESTON TX 77551 | Legal description                 | N/A  |
| County                               | Galveston                             | • Lot                             | N/A  |
| Is the property east of Highway 146? | Yes                                   | • Block                           | N/A  |
| Territory code                       | 8                                     | • Section                         | N/A  |
| Is the property accessible by road?  | Yes                                   | • Addition                        | N/A  |
| • How do you access the property?    | N/A                                   | IDs of buildings at this location | 1, 2 |
| Is there a physical street address?  | Yes                                   |                                   |      |

**BUILDING 1: BUILDING DETAILS**

|                      |                |                                  |   |
|----------------------|----------------|----------------------------------|---|
| Building ID          | 1              | Property class description       | Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities - Up to 10 Units |
| Building number      | 10             | Structure Replacement Cost Value | \$158,000   |
| Unit number          | 101            | Structure Actual Cash Value      | \$100,000   |
| Building description | Boarding House | Contents Replacement Cost Value  | \$50,000  |
| Property class code  | 1              | Contents Actual Cash Value       | \$45,000  |

| BUILDING 1: CONSTRUCTION DETAILS                             |  |  |                              |
|--|--|--|------------------------------|
| Risk item type   | Rooming & Boarding House and/or Business Personal Property | • Number of stories  | 2                            |
| • Total number of units in this building                     | 10   | • Total area   | 10000                        |
| • Select the most appropriate description of the structure   | N/A  | • Ground floor area  | N/A                          |
| • Usage  | N/A  | • Percentage sprinklered   | 100%                         |
| • Construction type  | Masonry (ISO 2)  | • Roof type  | Shingles, Asphalt/Fiberglass |
| • Structure type   | N/A  | • Wind rating  | B - Ordinary                 |
| • Height   | N/A  | Year built   | 2015                         |
| • Is the structure covered?                                  | N/A  | Original construction date   | 01/01/2015                   |
| • Is the antenna or satellite dish securely anchored?        | N/A  | Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? | Yes                          |
| • Are the outside walls of the structure more than 50% open? | N/A  | Does this structure qualify for the WPI-8 exception for historic structures?   | N/A                          |

| BUILDING 2: BUILDING DETAILS |                |                                  |   |
|------------------------------|----------------|----------------------------------|---|
| Building ID                  | 2              | Property class description       | Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities - Up to 10 Units |
| Building number              | 20             | Structure Replacement Cost Value | \$158,000   |
| Unit number                  | 201            | Structure Actual Cash Value      | \$100,000   |
| Building description         | Boarding House | Contents Replacement Cost Value  | N/A   |
| Property class code          | 23             | Contents Actual Cash Value       | N/A   |

| BUILDING 2: CONSTRUCTION DETAILS                             |  |  |                              |
|--|--|--|------------------------------|
| Risk item type   | Rooming & Boarding House and/or Business Personal Property | • Number of stories  | 2                            |
| • Total number of units in this building                     | 10   | • Total area   | 10000                        |
| • Select the most appropriate description of the structure   | N/A  | • Ground floor area  | N/A                          |
| • Usage  | N/A  | • Percentage sprinklered   | 100%                         |
| • Construction type  | Masonry (ISO 2)  | • Roof type  | Shingles, Asphalt/Fiberglass |
| • Structure type   | N/A  | • Wind rating  | B - Ordinary                 |
| • Height   | N/A  | Year built   | 1984                         |
| • Is the structure covered?                                  | N/A  | Original construction date   | 01/01/1984                   |
| • Is the antenna or satellite dish securely anchored?        | N/A  | Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? | N/A                          |
| • Are the outside walls of the structure more than 50% open? | N/A  | Does this structure qualify for the WPI-8 exception for historic structures?   | N/A                          |

| ROOFING UPDATES |            |         |  |
|-----------------|------------|---------|--|
| Building        | Date       | Type    | Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? |
| 1               | 02/2/2019  | Full    | Yes  |
| 2               | 02/15/1985 | Partial | N/A  |

| REPAIRS/ADDITIONS |            |             |  |
|-------------------|------------|-------------|--|
| Building          | Date       | Description | Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction? |
| 1                 | 02/15/2019 | Sunroom     | Yes  |
| 2                 | 02/20/2021 | New Garage  | Yes  |

| ADDITIONAL INTERESTS |                            |                                  |                 |                   |                 |
|----------------------|----------------------------|----------------------------------|-----------------|-------------------|-----------------|
| BUILDING ID          | NAME                       | ADDRESS                          | INTEREST TYPE   | MORTGAGE POSITION | LOAN/CONTRACT # |
| 1                    | TEST ADDTL INTEREST        | PO BOX #####<br>Houston TX 77210 | Mortgagee       | First Mortgagee   | 0000000         |
| N/A                  | Wellington Premium Finance | PO BOX #####<br>Austin TX 78722  | Premium Finance | N/A               | 11-X1-1111111   |

**ADDITIONAL NAMED INSURED****NAME AND ADDRESS:****RELATIONSHIP:** Spouse

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

**NAME AND ADDRESS:****RELATIONSHIP:** Mother

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

**TWIA GENERAL ELIGIBILITY**

|   |             |
|---|-------------|
| 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    |
| 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**

|   |     |
|---|-----|
| Was the structure built or have external modifications been made on or after 1/1/1988?  | No  |
| • 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?   | No  |
| • Previous policy number  | N/A |
| • Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?   | N/A |
| • Does the property now meet all underwriting guidelines?   | 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.

**Applicant Affirmation Statement:**

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.

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.)

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:

\_\_\_\_\_

\_\_\_\_\_

**Agent Affirmation Statement:**

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:

\_\_\_\_\_

\_\_\_\_\_

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