



**APPLICATION FOR INSURANCE
COMMERCIAL POLICY**

APPLICANT INFORMATION

PROPOSED POLICY PERIOD	OFFER NUMBER: 0000000000
FROM: 09/02/2020 12:01 a.m. TO: 09/02/2021 12:01 a.m.	ACCOUNT NUMBER: W00000000
APPLICANT NAME AND ADDRESS:	AGENCY NAME AND LOCATION
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

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

COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

BUSINESS PROPERTY ONLY
LOCATION: 1234 Sample Ave, Galveston, TX 77551

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

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	B	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 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
Is there a physical street address?	Yes		

BUILDING 1: BUILDING DETAILS

Building ID	1	Property class description	Marble Products – Sales or storage
Building number	10	Structure Replacement Cost Value	N/A
Unit number	101	Structure Actual Cash Value	N/A
Building description	Office	Contents Replacement Cost Value	\$50,000
Property class code	23	Contents Actual Cash Value	\$45,000

BUILDING 1: CONSTRUCTION DETAILS

Risk item type	Commercial Building and/or Business Personal Property	• Number of stories	2
• Total number of units in this building	1	• Total area	4000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Frame (ISO 1)	• 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

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

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

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
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

ADDITIONAL NAMED INSUREDS

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

RELATIONSHIP: Spouse

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

RELATIONSHIP: Mother

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.