



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000665886	08/29/2025 12:01 a.m.	08/29/2026 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
ELLEN WHALEY LIZABETH SMITH 2007 AVENUE M GALVESTON TX 77550-4727		THE BALDWIN GROUP SOUTHWEST, LLC INGROUP INC - PRODUCER GROUP (11625) 5151 SAN FELIPE, 24TH FLOOR HOUSTON TX 77056 (713) 541-7272

**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.



LOCATION INFORMATION						
LOCATION ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
4817 Alamo Drive Galveston TX 77551	Frame	1953	Primary Residence	Galveston	8	Seaward

**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.

**COVERAGES SUMMARY**

**TOTAL PREMIUM AND SURCHARGES:**

\$2,377

*Minimum earned premium applies*

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$231,000	\$2,516
Deductible 2%	\$4,620	-\$685
<u>Coverage B</u>		
Personal Property	\$51,000	\$200
Deductible 2%	\$1,020	-\$44
<u>Indirect Loss Coverage</u>		
Additional Living Expenses	See Endorsements	\$242