

Homeowners Policy



Texas FAIR Plan Association
 PO BOX 99080
 Austin, TX 78709-9080

Policy Declaration

Policy Number	Effective Date/Time	Expiration Date/Time
TFPH0700234080	July 22, 2024 12:01 a.m.	July 22, 2025 12:01 a.m.
Named Insured and Address		Agent
NIGEL RAMBERANSINGH 11234 SPOKE HOLLOW CREEK LN CYPRESS, TX 77433-0055		TWFG INSURANCE SERVICES, INC GREISY PEREKALSKI - PRODUCER GROUP 5959 WESTHEIMER RD, STE 141 HOUSTON, TX 77057 Phone: (713) 955-5933

LOCATION INFORMATION

LOCATION ADDRESS	CONSTRUCTION	YEAR BUILT	OCCUPANCY	PPC	COUNTY
17614 Glei Galveston, TX 77554	Frame	1986	Owner Occupied	02	GALVESTON

COVERAGE SUMMARY

TOTAL POLICY PREMIUM \$1,288.00
\$100 minimum earned premium applies

SECTION I PROPERTY COVERAGES	AMOUNTS	LIMITS	PREMIUMS
------------------------------	---------	--------	----------

Coverage A			
Dwelling		\$393,000	\$3,074.00
Other Structures		\$39,300	Included
Loss Of Use		\$39,300	Included
Coverage B			
Personal Property		\$275,100	Included

SECTION I DEDUCTIBLES	AMOUNTS	LIMITS	PREMIUMS
-----------------------	---------	--------	----------

Other Perils	\$3,930		Included
Wind or Hail	\$3,930		Included

Homeowners Policy



Texas FAIR Plan Association
 PO BOX 99080
 Austin, TX 78709-9080

Policy Declaration

Policy Number	Effective Date/Time	Expiration Date/Time
TFPH0700234080	July 22, 2024 12:01 a.m.	July 22, 2025 12:01 a.m.
Named Insured and Address		Agent
NIGEL RAMBERANSINGH 11234 SPOKE HOLLOW CREEK LN CYPRESS, TX 77433-0055		TWFG INSURANCE SERVICES, INC GREISY PEREKALSKI - PRODUCER GROUP 5959 WESTHEIMER RD, STE 141 HOUSTON, TX 77057 Phone: (713) 955-5933

SECTION II LIABILITY COVERAGES	AMOUNTS	LIMITS	PREMIUMS
--------------------------------	---------	--------	----------

Coverage C

Personal Liability		\$300,000	\$19.00
--------------------	--	-----------	---------

Coverage D

Medical Payments to Others			
Limit - Per Person		\$5,000	Included
Limit - Per Occurrence		\$25,000	Included

POLICY FORMS AND ENDORSEMENTS				
NUMBER	EDITION	NAME	LIMITS	PREMIUMS

HO	6/1/2018	TFPA Homeowners Policy	N/A	Included
ASB	2/1/2017	Asbestos Exclusion Disclosure	N/A	Included
EXCL				
HO-140	2/1/2017	Windstorm and Hail Exclusion Agreement	N/A	-\$1,775.00
HO-400	2/1/2017	Sudden and Accidental Discharge, Eruption, Overflow or Release of Water or Steam	\$5,000	\$138.00
HO-802	2/1/2017	Replacement Cost Coverage A (Dwelling)	Included	Included
HO-803	2/1/2017	Replacement Cost for Personal Property	Included	\$154.00

CREDITS AND SURCHARGES	
DESCRIPTION	PREMIUMS

Loss History Adjustment	-\$322.00
-------------------------	-----------