



**POLICY DECLARATIONS PAGE
DWELLING POLICY**

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100159065	06/27/2024 12:01 a.m.	06/27/2025 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
NIGEL RAMBERANSINGH 17614 GLEI GALVESTON TX 77554-8637		TWFG INSURANCE SERVICES INC TWFG INSURANCE SERVICES - PRODUCER GROUP (0953) 1201 LAKE WOODLANDS DR STE 4020 THE WOODLANDS TX 77380 (281) 367-3424

IMPORTANT

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

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
17614 Glei Galveston TX 77554	Frame	1986	Secondary 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:	\$4,179
	<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS PREMIUMS
<u>Coverage A</u>	
Structure	\$445,000 \$4,847
Deductible 2%	\$8,900 -\$1,252
<u>Coverage B</u>	
Personal Property	\$50,000 \$196
Deductible 2%	\$1,000 -\$41
<u>Indirect Loss Coverage</u>	See Endorsements \$169
Wind Driven Rain	
Consequential Loss	

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	NAME	LIMIT	PREMIUMS
TWDP	04/01/2020	TWIA Dwelling Policy	N/A	Included
TWIA-220	03/01/2012	Automatic Adjusted Building Cost Endorsement	N/A	Included
TWIA-321	04/30/2021	Extension of Coverage - Wind Driven Rain	See Form	Included
TWIA-331	04/30/2021	Extension of Coverage - Consequential Loss	See Form	Included
TWIA-365	11/08/2019	Conversion to Replacement Cost Coverage B (Personal Property)	N/A	\$260
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included