



A Stock Company
P.O. Box 33003
St. Petersburg, FL 33733-8003
Customer Service: 1-800-820-3242
Claims: 1-800-725-9472

FFL99.001 1025
0142650
10/22/25
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1152661808 01	1152661808	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 10/24/25 To: 10/24/26 12:01 am Standard Time	10/22/2025	0142650	0FLD585226

Agent (979)703-4421
SIG INSURANCE SERVICES LLC
2751 NASH ST STE 100
BRYAN TX 77802-1164

JOHN BILLINGS
TERESA BILLINGS
17519 FISHER GROVE LN
HUMBLE TX 77346-1562

MISSY.POLLARD@SIG4YOU.COM
Property Location (if other than above)
3728 SABRINA, GALVESTON TX 77554

Address may have been changed in accordance with USPS standards.

Rating Information

Rate Category: Rating Engine
Primary Residence: N
Building Occupancy: Single Family
Building Description: Main Dwelling

Flood Risk: VE
First Floor Height: 17.4 ft
Method Used to Determine First Floor Height: Elevation Certificate
Date of Construction: 01/01/2017
Prior NFIP Claims: 0

Property Description: Elevated with enclosure on
posts/piles/piers, 2 floors, Frame
Construction

Coverage		Deductible	Annual Premium
BUILDING	\$250,000	\$1,250	\$2,624.00
CONTENTS	\$100,000	\$1,000	\$1,446.00

Your property's NFIP flood claims history
can affect your premium. For more information
contact your insurance agent or company.

**Coverage limitations may apply. See your
Policy form for details.**

ICC Premium: \$75.00
Community Rating Discount: \$791.00
FULL RISK PREMIUM: \$3,354.00
Statutory Discounts
Annual Increased Cap Discount: \$129.00
DISCOUNTED PREMIUM: \$3,225.00
Reserve Fund Assessment: \$581.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$250.00

TOTAL ANNUAL PAYMENT \$4,103.00

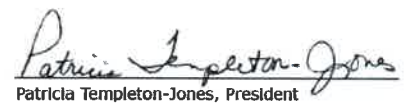
THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.116 1021 1021

This policy is issued by NAIC company 11523
Wright National Flood Insurance Company A stock company
Copy Sent To: As indicated on back or additional pages, if any.


Patricia Templeton-Jones, President

014265042115266180825295

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Company





ALLIED TRUST
PO Box 2978
Bigfork, MT 59911

ALLIED TRUST INSURANCE COMPANY

4200 W Cypress St., Ste 520
Tampa, FL 33607

Homeowners Policy Declaration

New Business

INSURED COPY

Insured Bill

Customer and Claim Service: (844) 200-2842

DECLARATION EFFECTIVE: 10/07/2025

Policy Number	From	To		Agent Code
1087105	10/07/2025	10/07/2026	12:01 AM STANDARD TIME	8895
NAMED INSURED AND ADDRESS:			AGENT:	

JOHN BILLINGS and TERESA BILLINGS
17519 FISHER GROVE LN
HUMBLE, TX 77346-1226

SIG Insurance Services, LLC
2751 Nash St
Suite 100
Bryan, TX 77802
Phone#: (979) 703-4421

INSURED LOCATION:

JOHN BILLINGS and TERESA BILLINGS
3728 SABRINA
GALVESTON, TX 77554-1226

PREMIUM SUMMARY

TOTAL POLICY PREMIUM	POLICY FEES	TOTAL ANNUAL PREMIUM
\$1,000.11	\$200.00	\$1,200.00

PRODUCT	CONST	YEAR	USE	ROOF RENOV	OCCUP	PROT CLASS	COUNTY	TERRITORY
HO3	Frame	2017	Seasonal	2017	Owner	2	GALVESTON	43

Coverage at the residence premises is provided only where a limit of liability is shown.

Coverages - Section I

	Limits/Pct	Premium
Coverage A - Dwelling	\$700,000	\$882
Coverage B - Other Structures	\$70,000	Included
Coverage C - Personal Property	\$175,000	Included
Coverage D - Loss of Use	\$70,000	Included

Coverages - Section II

Coverage E - Personal Liability	\$500,000	\$107
Coverage F - Medical Payments to Others	\$5,000	\$11

Total Policy Premium \$1,000

MGA Fee

\$200

Texas Fair Plan Recoupment Fee

\$0

Total Premium and Fees

\$1,200

All Other Perils Deductible 1% \$7,000

Wind and Hail Deductible \$0



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MORTGAGEE(S) / ADDITIONAL INTEREST(S)

POLICY FORMS AND ENDORSEMENTS

Number	Edition	Description	Limit/PCT	Deductible*
TX TDI V1	22.04	Important Notice		
ALLIED HO3 PJKT	19.04	Policy Jacket with Signature Page		
ALLIED TX CHC N	15 10	Important Notice Regarding Increased Premiums Resulting From Chargeable Claims		
Allied TX HO3 DED N	23.03	Important Notice Of Availability Of Deductible Options		
ALLIED PRV N	19.04	Privacy Notice		
ALLIED TX ISC N	15 10	Texas Policyholder Notice What is an Insurance Score?		
ALLIED TX RD N	15 10	Important Notice Regarding Resolution of Disputes		
ATI HO3 DISCL	18 07	Texas Period To File A Claim Or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area		
ALLIED HO EXWH	15 10	Wind, Windstorm, Hail, Tornado, Hurricane And Tropical Storm Exclusion		
HO P 004	05 11	Limited Home Day Care Coverage Notice		
ALLIED HO3 EQB	15 10	Equipment Breakdown Coverage	\$100,000	\$500
ATI HO3 LWD V.3	24.06	Limited Water Damage Coverage	\$10,000	
ALLIED HO3 SLE	16 03	Service Line Enhancement Endorsement		
ALLIED HO SLA	15 10	Supplemental Loss Assessment Coverage	\$1,000	
HO 00 03	05 11	Homeowners 3 Special Form		
ALLIED HO PAF	15 10	Premises Alarm Or Fire Protection System		
ALLIED HO WBK	15 10	Limited Water Back-Up And Sump Discharge Or Overflow Coverage-Texas	\$5,000	
ALLIED HO3 SSR	15 10	Secondary/Seasonal Residence Endorsement		
Allied HO3 SP TX	23.03	Special Provisions Texas		
ALLIED HO3 INRC	15 10	Specified Additional Amount Of Insurance For Coverage A - Dwelling Limit	\$175,000	
Allied HO3 AIC	19.09	Automatic Increase in Coverage		
HO 04 90	05 11	Personal Property Replacement Cost Loss Settlement		
IL P 001	01 04	U.S. Treasury Department's Office of Foreign Assets Control("OFAC")Advisory Notice to Policyholders		
PC328 CD-1		Use of credit information disclosure		
ATI HO3 POLL TX	23.03	ASBESTOS, LEAD, SILICA, AND OTHER POLLUTANTS EXCLUSION		

Additional Coverage Details:

Description

Limit

Coverage C – Increased Special Limits of Liability

ALLIED HO3 DEC NB TX 19.09



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NAMED INSURED AND ADDRESS:

AGENT:

Jewelry	\$1,500
Firearms	\$2,500
Silverware	\$2,500

*Policy Deductible applies unless otherwise stated.

SCHEDULED PROPERTY

DISCOUNTS AND SURCHARGES

Discounts

Burglary Prevention
Companion Auto Discount
E-Delivery
Fire Prevention
New Home Purchase
Paid in Full/Easy Pay
Personal Status

\$/Applied

Applied
Applied
\$-10
Applied
Applied
Applied
Applied

Surcharges

\$/Applied



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Suite 100
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Phone#: (979) 703-4421

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM A FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY A FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT OR INSURANCE COMPANY, OR VISIT WWW.FLOODSMART.GOV.

SPECIAL CONDITIONS: PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY. EXCLUSIONS INCLUDE, BUT ARE NOT LIMITED TO:

- NO LIABILITY FOR TRAMPOLINES
- NO LIABILITY FOR DIVING BOARDS OR POOL SLIDES
- NO LIABILITY FOR SKATEBOARD OR BICYCLE RAMPS
- NO LIABILITY FOR RECREATIONAL VEHICLES OF ANY TYPE
- NO LIABILITY FOR PERSONAL WATERCRAFT

Authorized Signature

September 27, 2025

Date



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100238439	10/07/2025 12:01 a.m.	10/07/2026 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
JOHN BILLINGS 17519 FISHER GROVE LN HUMBLE TX 77346-1562		SIG INSURANCE SERVICES LLC SIG INSURANCE SERVICES LLC - PRODUCER GROUP (17000) 2751 NASH ST STE 100 BRYAN TX 77802 (979) 703-4421

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
3728 Sabrina Galveston TX 77554	Frame	2017	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.

COVERAGE SUMMARY

TOTAL PREMIUM AND SURCHARGES:

\$5,049

Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$700,000	\$7,624
Deductible 1.5%	\$10,500	-\$870
<u>Coverage B</u>		
Personal Property	\$100,000	\$387
Deductible 5%	\$5,000	-\$178
<u>Indirect Loss Coverage</u>	See Endorsements	\$267
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	\$290
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

CREDITS AND SURCHARGES		AMOUNT
DESCRIPTION		
Building Code Credit - Personal Property		-\$99
Building Code Credit - Dwelling		-\$2,372