

Homeowners Declaration Page

Named Insured:

VICTORIA RUTHERFORD AND BRETT RYAN HALLEMAN
9614 TEICHMAN RD
GALVESTON, TX 77554-9140

Effective Date of This Transaction: 1/6/2025

REDACTED

Residence Premises:

9614 TEICHMAN RD
GALVESTON, TX 77554-9140

Total Policy Premium: \$518.49

Policy Number: REDACTED

Agent:

Gibraltar Insurance Services
5120 Woodway Dr., Ste 5020
Houston, TX 77056

Agent Code: 414449

For Policy Service, Call: (281) 681-0331

To File a Claim, Call: 866-274-5677

Policy Period: From: 01/06/2025 To: 01/06/2026
(At 12:01 AM Standard Time at the residence premises)

Plan Type: HOH

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

Coverages and Limits of Liability

	Limit
SECTION I: A. Dwelling	\$379,000
B. Other Structures	\$7,580
C. Personal Property	\$189,500
D. Loss of Use	\$113,700
SECTION II: E. Personal Liability - Each Occurrence	\$500,000
F. Medical Payments to Others - Each Person	\$5,000

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

DEDUCTIBLE: All Other Perils: 1% - \$3790
Wind / Hail: N/A

Certain coverages carry a separate deductible

Water Back Up and Sump Discharge Or Overflow \$1,000

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS
A POLICY FEE OF \$90 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE. THIS IS
NOT REFUNDED WHEN THE POLICY IS CANCELLED.

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

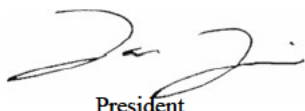
THIS POLICY DOES NOT PROVIDE COVERAGE FOR WIND OR HAIL LOSSES TO SOLAR PANELS AND SOLAR WATER
HEATING SYSTEMS INCLUDING SOLAR PANELS, PIPES SUPPLYING AND RETURNING WATER TO SOLAR PANELS,
AND EQUIPMENT OR DEVICES CONTROLLING SOLAR WATER HEATING SYSTEMS.

Mortgagee:

1st Mortgagee

2nd Mortgagee

3rd Mortgagee



President

Other Coverages and Endorsements:	Form Number	Limit
Homeowners Protection Policy	ASI HOH TX 09 20	
Loss Assessment Coverage	ASI HO LAC 11 15	
Water Back-Up and Sump Discharge or Overflow - Texas	ASI HO TX WBU 02 19	
PC / Construction Factor		
Increased Repl Cost on Dwelling	ASI HO IRC 10 19	
Age of Dwelling		
Ordinance or Law		37900
All Other Perils Deductible		3790
Exclude Wind/Hail	ASI HO TX WHE 07 23	
HomeShield Package	ASI HO TX HS 10 19	
Personal Prop Replmnt Cost	ASI HO TX PPRC 07 19	
Occupancy		
Dog Ownership		
Roof Design		
Package Policy Discount		
E-Policy (Paperless)		
Paid in Full Discount		
Claim Free Discount		
Loss History Rating		
Limited Foundation and Slab Buyback	ASI HO TX FC 12 18	56850
Personal Injury Coverage	ASI HO TX PNJ 04 17	
Policy Fee		
Square Footage		
Number of Stories		

Scheduled Items:		
Category	Description of Property	Value

Additional Insured:

Additional Interest:

Interest:

Interest:

Named Insured(s): VICTORIA RUTHERFORD AND BRETT RYAN
HALLEMAN

Policy Number: TXL823202

Rating Information:

Year Built:	2019	Construction Type:	Frame
Type of Residence:	Single Family	Exterior Walls:	Hardiplank Siding
Occupancy:	Primary Residence	# of Stories:	1
Length of Residence:	6	Total Living Square Feet:	1,510
# of Household Residents:	2	Roofing Design:	Gable
# of Household Occupants Under 21:	None	Roofing Material:	Composite Shingle
# of Families:	N/A	Year Roof Installed:	2019
Residents Smoke:	No	Full Bath:	2
Flood Zone:	AE	Half Bath:	0
Cooling/Air	Central Air Conditioning	Bathroom Grade:	Builders Grade
Permanent Heat Source:	Electric	Kitchen Grade:	Builders Grade
New Home Purchase:	No	Garage:	None
Prior Liability Limit:	\$300,000	Substructure:	Crawl Space
ASI Territory:	084	% Basement:	0
Fire Protection Level:	Smoke Alarm	% Basement Finished:	0
Burglary Protection Level:	N/A	Deck:	Wood Deck
Water Leak Protection Level:	N/A	Deck Square Feet:	300
		# of Floors Above Unit:	N/A

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.
THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY COVERAGE FOR PROHIBITED ANIMALS

Notes:

REDACTED