TEXAS WINDSTORM INSURANCE ASSOCIATION

AMENDED POLICY DECLARATIONS PAGE
DWELLING POLICY

CHANGE EFFECTIVE DATE: 07/24/2026 12:01 a.m.

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100268685	05/05/2026 12:01 a.m.	05/05/2027 12:01 a.m.

NAME INSURED AND ADDRESS	AGENCY NAME AND LOCATION
CHARLES AND TAMARA NELSON 1085 REDFISH ST HITCHCOCK TX 77563-2711	B C PRICE INSURANCE AGENCY INC BART FONDREN PRICE - PRODUCER GROUP (5556) PO BOX 16168 GALVESTON TX 77552 (409) 229-1524

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
1085 REDFISH ST Bayou Vista TX 77563	Frame	1990	Primary Residence	Galveston	8	Inland I

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: $2,235
Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
Coverage A Structure	$390,000	$4,248
Deductible 5%	$19,500	-$2,729
Coverage B Personal Property	$50,000	$196
Deductible 5%	$2,500	-$117
Indirect Loss Coverage Additional Living Expense Wind Driven Rain Consequential Loss	See Endorsements	$395

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TEXAS WINDSTORM INSURANCE ASSOCIATION

How to File a Claim

Please keep this informational sheet in an easily-accessible place or in your emergency contacts file.
Write down your policy number here: _____

Ways to File a Claim

- Call TWIA's 24-hour Claims Center at 800-788-8247
- Visit www.twia.org/ClaimsCenter to report a new claim or check the status of an existing claim from your computer or any mobile device
- Contact your agent

Information You Will Need to File Your Claim

- Your TWIA policy number
- The best contact information to reach you
- Brief details of what was damaged and how it happened

After You File a Claim

- Make temporary repairs to protect your property (see "Making Repairs in the Event of a Loss"). Save receipts. Do not make any permanent repairs until you discuss your claim with a TWIA representative.
- TWIA will send you a letter acknowledging your claim and provide the name of the TWIA representative assigned to help with your claim.
- The TWIA representative will call you to discuss your claim and may schedule an adjuster or other expert to inspect your damaged property.
- In instances where an adjuster or expert inspects the damaged property, they will report their findings and recommendations to TWIA.
- The final decision on your claim will be made by TWIA. You will receive a detailed letter explaining TWIA's decision on your claim.
- If you are due a payment for your loss, a check will be issued and sent to you.

Information to Provide Your TWIA Representative

- **Inventory:** If coverage is provided on your personal or business personal property, provide an inventory of these damaged items. Include a description and age of each item, its original cost, and the estimated replacement cost.
- **Documentation:** Any documentation of the damage you claim. This includes reports, estimates, invoices, receipts, photos, and videos.
- **Other Claims:** Information on any other water damage, structural damage, or previous repairs, whether due to plumbing leaks, flood, air-conditioning system leaks, foundation settlement, or other sources.
- **Additional Information Requested by TWIA:** Within 30 days after the date your claim is reported, TWIA may send a written request for additional information necessary to resolve your claim. Please promptly provide TWIA with the requested information.

Texas Windstorm Insurance Association
P.O. Box 99090, Austin, Texas 78709-9090
800-788-8247 / Fax 512-899-4950

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(4) Not later than the 30th day after the date that we receive documentation from you under Condition 6.c.(3), we will provide you, in writing, notice of:
   (a) the amount we will pay under Condition 6.c.(1); and
   (b) the deadline to request appraisal of the "replacement cost" under Condition 6.c.(6).

(5) If we notify you under Condition 6.c.(4) that we will pay your claim, or part of your claim, we must make payment not later than the 10th day after we notify you.

(6) If you have not completed appraisal under Condition 11. of the amount we will pay under Condition 4.b.(2) and you dispute the amount we will pay for "replacement cost", you may demand appraisal of the "replacement cost" not later than the 30th day after the date you receive notice from us under Condition 6.c.(4). You may demand appraisal of "replacement cost" under this subsection without regard to whether all repairs related to the claim are complete. If you demand appraisal of "replacement cost" under this subsection, the appraisal will be conducted as follows:
   (a) You and we will each select a competent and independent appraiser. You shall notify us of your appraiser's identity. We shall notify you of our appraiser's identity within 10 days after we receive notice of your appraiser's identity. The two appraisers will choose a competent and independent umpire. If they cannot agree upon an umpire within 15 days, the commissioner of insurance shall select an umpire from a roster of qualified umpires maintained by the Texas Department of Insurance.
   (b) The two appraisers will then determine the "replacement cost." If the appraisers fail to agree, they will submit their differences to the umpire. An itemized decision agreed to by any two of these three and filed with us will determine the "replacement cost".
   (c) You and we are responsible in equal shares for paying the costs incurred or charged in connection with the appraisal, including expenses of the appraisers and umpire. If we pay more than our share of the costs of appraisal, our liability and payment for covered losses shall be reduced by the amount we pay in excess of our share.
   (d) The appraisal decision is binding upon you and us and is not otherwise reviewable or appealable except as provided by Condition 11.g. and 11.h.

The following is added to the DEDUCTIBLE clause:

We may refuse to pay Replacement Cost Coverage under this endorsement until we receive reasonable proof of payment by you of any Deductible applicable to the claim. Reasonable proof of payment includes a canceled check, money order receipt, credit card statement, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.

All other terms and conditions of the policy apply.

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TEXAS WINDSTORM
INSURANCE ASSOCIATION

P.O. Box 99090
Austin, Texas 78709-9090

MDG2026 00000515 02

CHARLES AND TAMARA NELSON
1085 REDFISH ST
HITCHCOCK, TX 77563-2711

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CHARLES AND TAMARA NELSON
1085 REDFISH ST
HITCHCOCK, TX 77563-2711



Texas Windstorm Insurance Association

4801 Southwest Parkway
Building 1, Suite 200, Austin, TX 78735

PO Box 99090 Austin,
TX 78709-9090

www.twia.org
(800) 788-8247

TWRD0100268685

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TEXAS WINDSTORM INSURANCE ASSOCIATION

Policy Change Notice

Date Processed:	07/24/2026	Agent Name:	B C Price Insurance Agency Inc Bart Fondren Price - PRODUCER GROUP (5556)
Change Effective Date:	07/24/2026	Agent Phone:	(409) 229-1524
Policy Number:	TWRD0100268685	Agent Address:	PO Box 16168 Galveston, TX 77552
Policyholder:	CHARLES AND TAMARA NELSON		
Property Location:	1085 REDFISH ST Bayou Vista, TX 77563 Galveston		

Change in Policy Premium: $0.00

Please note: Premium changes will be billed, credited, or refunded separately.

ADDED

Dwelling Additional Interest: M&T BANK ISAOA

REMOVED

Dwelling Additional Interest: FAIRWAY INDEPENDENT MORTGAGE CORPORATION ISAOA/ATIMA

CHANGED

	PREVIOUS	NEW
Policy Address - Address Line 1	1085 REDFISH ST	1085 Redfish St
Policy Address - City	Bayou Vista	Hitchcock
Policy Address - Postal Code	77563	77563-2711

If you have any questions regarding these changes, please contact your agent or call TWIA at (800) 788-8247.

Texas Windstorm Insurance Association

P.O. Box 99090, Austin, Texas 78709-9090

(800) 788-8247 | www.twia.org

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Centauri INSURANCE

GULF COAST INSURANCE SOLUTIONS
PO BOX 16168
GALVESTON, TX 77552

MAY 11, 2026

0512 2KCDMEC21304 B:0 000282 000844 001/003 1687-1692

CHARLES NELSON / TAMARA NELSON
1085 REDFISH ST
BAYOU VISTA TX 77563-2711

Policy Number: 0000136077

Insured(s): CHARLES NELSON/TAMARA NELSON
Property Location: 1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit https://centauri.manageflood.com, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at (888) 582-2297 or centaurics@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

Centauri INSURANCE

GULF COAST INSURANCE SOLUTIONS
PO BOX 16168
GALVESTON, TX 77552

Agency Phone: (409) 229-1524

NFIP Policy Number: 0000136077
Company Policy Number: 0000136077
Agent: BART PRICE

Payor: FIRST MORTGAGEE
Policy Term: 04/28/2026 at time of closing - 04/28/2027 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: https://centauri.manageflood.com (888) 481-1141

NEW FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CHARLES NELSON / TAMARA NELSON
1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

INSURED NAME(S) AND MAILING ADDRESS

CHARLES NELSON / TAMARA NELSON
1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

COMPANY MAILING ADDRESS

CENTAURI INSURANCE
PO BOX 209487
DALLAS, TX 75320-9487

INSURED PROPERTY LOCATION

1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 01/01/1990

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 12.1 FEET
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: FAIRWAY INDEPENDENT MORTGAGE CORPORATION ISAOA/ATIMA
4201 MARSH LANE CARROLLTON, TX 75007
LOAN NO: 1210502181

SECOND MORTGAGEE:
LOAN NO: N/A

ADDITIONAL INTEREST:
LOAN NO: N/A

DISASTER AGENCY:
CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	$250,000	$1,250
CONTENTS:	$100,000	$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$3,385.00
CONTENTS PREMIUM:	$1,944.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($180.00)
COMMUNITY RATING SYSTEM REDUCTION:	($0.00)
FULL RISK PREMIUM:	**$5,224.00**
ANNUAL INCREASE CAP DISCOUNT:	($3,880.00)
STATUTORY DISCOUNTS:	($0.00)
DISCOUNTED PREMIUM:	**$1,344.00**
RESERVE FUND ASSESSMENT:	$242.00
HFIAA SURCHARGE:	$25.00
FEDERAL POLICY FEE:	$47.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$1,658.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

George A. Hare / COO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: CENTAURI INSURANCE

Insurer NAIC Number: 12573

Printed 05/11/2026

0512 2KCDMEC21304 B:0 000282 000845 002/003 1689-1692

NATIONAL FLOOD INSURANCE PROGRAM

SUMMARY OF COVERAGE

CONGRATULATIONS!

Purchasing flood insurance is a great way to protect the life you've built. FEMA and its National Flood Insurance Program (NFIP) have prepared this document to help you understand your Standard Flood Insurance Policy (SFIP). Maintaining coverage is the most important step you can take to protect against the cost of flood damage.

This Summary of Coverage includes information about your policy's declaration page, items covered under your flood insurance policy, and details about the claims process. Please keep in mind, this document is a summary of your coverage and not your official contract of insurance. Any differences between the following information and your policy will be resolved in favor of your policy. If you have questions, call your insurance company or agent.

ABOUT YOUR COVERAGE

Your **SFIP** is part of your official contract of insurance, it includes:

a. The SFIP form, found at **FloodSmart.gov/SFIP,**
b. The declaration page, and
c. Any endorsement(s) that may be issued.

Please refer to your SFIP for more information. You can also find a glossary of terms and acronyms at **FEMA.gov.**

WHAT IS INCLUDED IN MY DECLARATION PAGE?

The insurance company that issued your flood insurance policy will provide you with a declaration page which is a part of your annual policy contract. The declaration page is usually the first page and is an outline of your flood insurance policy that provides the information you'll need at the time of a loss.

Each year when you receive this packet, please make sure to confirm that your policy information is accurate and up to date. Contact your insurance company or agent if any changes are required.

Your declaration page provides some or all of the following information:

- **Your policy number**
- **Policy term**
- **Billing details**
  - ◁ Premium
  - ◁ Who pays the premium
  - ◁ A description of fees and surcharges
  - ◁ Any discounts for which you qualify
- **Insurance company and agent contact information**
  - ◁ Address and phone number
- **Insured property information**
  - ◁ Name of participating community (town, city, etc.) and designated community number
  - ◁ Building occupancy type and description
  - ◁ Property address and description
  - ◁ Whether it is the policyholder's primary residence
  - ◁ Prior NFIP claims
- **Policyholder Information**
  - ◁ Name of policyholder and mailing address
  - ◁ Loss payees—those eligible for payment under the policy
  - ◁ Lender information (if applicable)
- **Coverage Information**
  - ◁ Policy effective and expiration date
  - ◁ Amount of coverage purchased
    - May include totals for building and contents depending on coverage purchased
    - Deductible amounts for buildings and contents

COVERAGE TIP

There may be limited coverage available for items like couches, computers, and televisions located in a basement. Refer to your flood insurance policy for a detailed list of items covered in that area, and speak to your insurance company or agent for more information.

WHAT DOES MY FLOOD INSURANCE COVER?

Anywhere it can rain, it can flood. The following provides a general overview of items covered by your flood insurance policy; it is not a comprehensive list. Review your policy for complete coverage and exclusion information.

What's Covered

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces, and water heaters
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Window blinds
- Debris removal

IF CONTENTS COVERAGE HAS BEEN PURCHASED

Contents coverage can be purchased separately from building coverage.

What's covered

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpeting not included in building coverage
- Clothes washer and dryers
- Food freezers and the food in them
- Certain valuable items such as artwork, furs, and jewelry (up to $2,500)

WHAT IS NOT COVERED BY MY FLOOD INSURANCE?

Your policy lists specific coverage exclusions and limitations. Please refer to your policy for the complete list.

Examples of uncovered or excluded losses:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
- Additional living expenses such as temporary housing
- Most self-propelled vehicles such as cars, including their parts
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Financial losses caused by business interruption or loss of use of insured property
- Any damage caused by water flow beneath the earth's surface (review the exclusions section in your flood insurance policy for specific information on damage caused by seepage or drain or sewer backup)
- The cost of complying with any ordinance of law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris

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Centauri INSURANCE

GULF COAST INSURANCE SOLUTIONS
PO BOX 16168
GALVESTON, TX 77552

Agency Phone: (409) 229-1524

NFIP Policy Number: 0000136077
Company Policy Number: 0000136077
Agent: BART PRICE

Payor: FIRST MORTGAGEE
Policy Term: 04/28/2026 at time of closing - 04/28/2027 12:01 AM
Policy Form: DWELLING POLICY

To report a claim visit or call us at: https://centauri.manageflood.com (888) 481-1141

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

CHARLES NELSON / TAMARA NELSON
1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

INSURED NAME(S) AND MAILING ADDRESS

CHARLES NELSON / TAMARA NELSON
1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

COMPANY MAILING ADDRESS

CENTAURI INSURANCE
PO BOX 209487
DALLAS, TX 75320-9487

INSURED PROPERTY LOCATION

1085 REDFISH ST
BAYOU VISTA, TX 77563-2711

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: ELEVATED WITH ENCLOSURE ON POSTS, PILES OR PIERS, 1 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 01/01/1990

CURRENT FLOOD ZONE: AE
FIRST FLOOR HEIGHT (FFH): 12.1 FEET
MOST FAVORABLE FFH METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: M&T BANK ISAOA
PO BOX 5738 SPRINGFIELD, OH 45501
LOAN NO: 4002885954

SECOND MORTGAGEE:
LOAN NO: N/A

ADDITIONAL INTEREST:
LOAN NO: N/A

DISASTER AGENCY:
CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	$250,000	$1,250
CONTENTS:	$100,000	$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.

YOUR PROPERTY'S NFIP FLOOD CLAIMS HISTORY CAN AFFECT OUR PREMIUM. TO PREVENT DELAYS IN CLAIM HANDLING, IT IS IMPORTANT TO MAKE SURE THAT YOUR POLICY INFORMATION IS UP TO DATE AND ACCURATE. CONTACT YOUR INSURANCE AGENT OR COMPANY FOR QUESTIONS AND TO MAKE CHANGES TO YOUR POLICY OR VISIT FLOODSMART.GOV/FLOOD TO LEARN MORE ABOUT FLOOD INSURANCE.

ENDORSEMENT EFFECTIVE DATE: 07/24/2026 12:01 AM
ENDORSEMENT PREMIUM: $0.00
CHANGES APPLIED TO:

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	$3,385.00
CONTENTS PREMIUM:	$1,944.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	$75.00
MITIGATION DISCOUNT:	($180.00)
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HFIAA SURCHARGE:	$25.00
FEDERAL POLICY FEE:	$47.00
PROBATION SURCHARGE:	$0.00
TOTAL ANNUAL PREMIUM:	**$1,658.00**
PRORATA PREMIUM ADJUSTMENT:	$0.00
ADJUSTED ANNUAL PREMIUM:	**$1,658.00**

IN WITNESS WHEREOF, I have signed this policy below and enter in to this Insurance Agreement

George A. Hare / COO

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Zero Balance Due - This Is Not A Bill

Policy issued by: CENTAURI INSURANCE

Insurer NAIC Number: 12573

Printed 07/24/2026

0727 2XF4E3T79I04 B:0 000258 000654 002/002 1307-1308

CHARLES AND TAMARA NELSON
1085 REDFISH ST
HITCHCOCK, TX 77563-2711



Texas Windstorm Insurance Association

4801 Southwest Parkway
Building 1, Suite 200, Austin, TX 78735

PO Box 99090 Austin,
TX 78709-9090

www.twia.org
(800) 788-8247

TWRD0100268685

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TEXAS WINDSTORM
INSURANCE ASSOCIATION

P.O. Box 99090
Austin, Texas 78709-9090

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CHARLES AND TAMARA NELSON
1085 REDFISH ST
HITCHCOCK, TX 77563-2711

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TEXAS WINDSTORM INSURANCE ASSOCIATION

AMENDED POLICY DECLARATIONS PAGE
DWELLING POLICY

CHANGE EFFECTIVE DATE: 09/09/2026 12:01 a.m.

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0100268685	05/05/2026 12:01 a.m.	05/05/2027 12:01 a.m.

NAME INSURED AND ADDRESS	AGENCY NAME AND LOCATION
CHARLES AND TAMARA NELSON 1085 REDFISH ST HITCHCOCK TX 77563-2711	B C PRICE INSURANCE AGENCY INC BART FONDREN PRICE - PRODUCER GROUP (5556) PO BOX 16168 GALVESTON TX 77552 (409) 229-1524

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
1085 REDFISH ST Bayou Vista TX 77563	Frame	1990	Primary Residence	Galveston	8	Inland I

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: $2,235
Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
Coverage A Structure	$390,000	$4,248
Deductible 5%	$19,500	-$2,729
Coverage B Personal Property	$50,000	$196
Deductible 5%	$2,500	-$117
Indirect Loss Coverage Additional Living Expense Wind Driven Rain Consequential Loss	See Endorsements	$395

000000 03 06 000156 000941 P

TEXAS WINDSTORM INSURANCE ASSOCIATION

Policy Change Notice

Date Processed:	09/09/2026	Agent Name:	B C Price Insurance Agency Inc Bart Fondren Price - PRODUCER GROUP (5556)
Change Effective Date:	09/09/2026	Agent Phone:	(409) 229-1524
Policy Number:	TWRD0100268685	Agent Address:	PO Box 16168 Galveston, TX 77552
Policyholder:	CHARLES AND TAMARA NELSON		
Property Location:	1085 REDFISH ST Bayou Vista, TX 77563 Galveston		

Change in Policy Premium: $0.00

Please note: Premium changes will be billed, credited, or refunded separately.

ADDED

Dwelling Additional Interest: Lakeview Loan Servicing, LLC c/o M&T Bank

REMOVED

Dwelling Additional Interest: M&T BANK ISAOA

CHANGED

If you have any questions regarding these changes, please contact your agent or call TWIA at (800) 788-8247.

Texas Windstorm Insurance Association

P.O. Box 99090, Austin, Texas 78709-9090

(800) 788-8247 | www.twia.org

000000 04 06 000156 000942 P

TEXAS WINDSTORM INSURANCE ASSOCIATION

How to File a Claim

Please keep this informational sheet in an easily-accessible place or in your emergency contacts file.
Write down your policy number here: _____

Ways to File a Claim

- Call TWIA's 24-hour Claims Center at 800-788-8247
- Visit www.twia.org/ClaimsCenter to report a new claim or check the status of an existing claim from your computer or any mobile device
- Contact your agent

Information You Will Need to File Your Claim

- Your TWIA policy number
- The best contact information to reach you
- Brief details of what was damaged and how it happened

After You File a Claim

- Make temporary repairs to protect your property (see "Making Repairs in the Event of a Loss"). Save receipts. Do not make any permanent repairs until you discuss your claim with a TWIA representative.
- TWIA will send you a letter acknowledging your claim and provide the name of the TWIA representative assigned to help with your claim.
- The TWIA representative will call you to discuss your claim and may schedule an adjuster or other expert to inspect your damaged property.
- In instances where an adjuster or expert inspects the damaged property, they will report their findings and recommendations to TWIA.
- The final decision on your claim will be made by TWIA. You will receive a detailed letter explaining TWIA's decision on your claim.
- If you are due a payment for your loss, a check will be issued and sent to you.

Information to Provide Your TWIA Representative

- **Inventory:** If coverage is provided on your personal or business personal property, provide an inventory of these damaged items. Include a description and age of each item, its original cost, and the estimated replacement cost.
- **Documentation:** Any documentation of the damage you claim. This includes reports, estimates, invoices, receipts, photos, and videos.
- **Other Claims:** Information on any other water damage, structural damage, or previous repairs, whether due to plumbing leaks, flood, air-conditioning system leaks, foundation settlement, or other sources.
- **Additional Information Requested by TWIA:** Within 30 days after the date your claim is reported, TWIA may send a written request for additional information necessary to resolve your claim. Please promptly provide TWIA with the requested information.

Texas Windstorm Insurance Association
P.O. Box 99090, Austin, Texas 78709-9090
800-788-8247 / Fax 512-899-4950

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(4) Not later than the 30th day after the date that we receive documentation from you under Condition 6.c.(3), we will provide you, in writing, notice of:
   (a) the amount we will pay under Condition 6.c.(1); and
   (b) the deadline to request appraisal of the "replacement cost" under Condition 6.c.(6).

(5) If we notify you under Condition 6.c.(4) that we will pay your claim, or part of your claim, we must make payment not later than the 10th day after we notify you.

(6) If you have not completed appraisal under Condition 11. of the amount we will pay under Condition 4.b.(2) and you dispute the amount we will pay for "replacement cost", you may demand appraisal of the "replacement cost" not later than the 30th day after the date you receive notice from us under Condition 6.c.(4). You may demand appraisal of "replacement cost" under this subsection without regard to whether all repairs related to the claim are complete. If you demand appraisal of "replacement cost" under this subsection, the appraisal will be conducted as follows:
   (a) You and we will each select a competent and independent appraiser. You shall notify us of your appraiser's identity. We shall notify you of our appraiser's identity within 10 days after we receive notice of your appraiser's identity. The two appraisers will choose a competent and independent umpire. If they cannot agree upon an umpire within 15 days, the commissioner of insurance shall select an umpire from a roster of qualified umpires maintained by the Texas Department of Insurance.
   (b) The two appraisers will then determine the "replacement cost." If the appraisers fail to agree, they will submit their differences to the umpire. An itemized decision agreed to by any two of these three and filed with us will determine the "replacement cost".
   (c) You and we are responsible in equal shares for paying the costs incurred or charged in connection with the appraisal, including expenses of the appraisers and umpire. If we pay more than our share of the costs of appraisal, our liability and payment for covered losses shall be reduced by the amount we pay in excess of our share.
   (d) The appraisal decision is binding upon you and us and is not otherwise reviewable or appealable except as provided by Condition 11.g. and 11.h.

The following is added to the DEDUCTIBLE clause:

We may refuse to pay Replacement Cost Coverage under this endorsement until we receive reasonable proof of payment by you of any Deductible applicable to the claim. Reasonable proof of payment includes a canceled check, money order receipt, credit card statement, and a copy of an executed installment plan contract or other financing arrangement that requires full payment of the deductible over time.

All other terms and conditions of the policy apply.

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