

Residential Renewal Offer Summary

Texas Windstorm Insurance Association

Reference Number: [REDACTED]

Requested Renewal Period: [REDACTED] to [REDACTED]

Name and Mailing Address of Agent:

[REDACTED]

Name and Mailing Address of Insured:

[REDACTED]

Insured : [REDACTED]

COVERAGES - Windstorm and Hail Only

Item No.	Coverage A/B	Property and Form Description	Co-Ins %	Per Item / Per Occurrence Deductible % Amt	Form Number	Limit of Liability	Premium									
1	A	<p>Property Description: Single Family Dwelling</p> <p>[REDACTED]</p> <p>Actual Cash Value: [REDACTED], Replacement Cost: [REDACTED], Square Footage: 2433, Year Built: 1999</p> <p><i>Underwriting Details:</i></p> <p>Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Personal Property Replacement Cost</td> <td style="width: 20%; text-align: center;">[REDACTED]</td> <td style="width: 20%; text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: center;">[REDACTED]</td> <td style="text-align: right;">320</td> </tr> <tr> <td>Deductible 2%</td> <td style="text-align: center;">[REDACTED]</td> <td></td> </tr> </table> <p><i>Item #1-A forms: ACV 320 220 800</i></p>	Personal Property Replacement Cost	[REDACTED]	365	Indirect Loss	[REDACTED]	320	Deductible 2%	[REDACTED]		80%	2% [REDACTED]		[REDACTED]	[REDACTED]
Personal Property Replacement Cost	[REDACTED]	365														
Indirect Loss	[REDACTED]	320														
Deductible 2%	[REDACTED]															
1	B	<p>Description: Personal Property located at:</p> <p>[REDACTED]</p> <p>Square Footage: 2433, Year Built: 1999</p> <p><i>Underwriting Details:</i></p> <p>Stories: 2; Construction: Frame; Roof: Shingles, Asphalt/Fiberglass; Occupancy: Primary Dwelling</p> <p><i>Adjustment amounts included in the premium for each item:</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Personal Property Replacement Cost</td> <td style="width: 20%; text-align: center;">[REDACTED]</td> <td style="width: 20%; text-align: right;">365</td> </tr> <tr> <td>Indirect Loss</td> <td style="text-align: center;">[REDACTED]</td> <td style="text-align: right;">320</td> </tr> <tr> <td>Deductible 2%</td> <td style="text-align: center;">[REDACTED]</td> <td></td> </tr> </table> <p><i>Item #1-B forms: 320 365</i></p>	Personal Property Replacement Cost	[REDACTED]	365	Indirect Loss	[REDACTED]	320	Deductible 2%	[REDACTED]		Nil	2% [REDACTED]		[REDACTED]	[REDACTED]
Personal Property Replacement Cost	[REDACTED]	365														
Indirect Loss	[REDACTED]	320														
Deductible 2%	[REDACTED]															

----- End of Items Schedule -----

Total Limit / Total Premium: [REDACTED] [REDACTED]

Total Surcharges: [REDACTED] \$0.00

Total Premium + Total Surcharges: [REDACTED]

Renewal Information

This renewal offer is based on information TWIA has available through an existing policy and is a preliminary indication of forms and rates for a subsequent year of coverage. This offer is being made so that you can continue your coverage with TWIA more easily, but this offer is not a policy contract. TWIA assumes no responsibility and has no liability for the failure of you or your agent to effect uninterrupted coverage. Coverage will not be bound unless TWIA receives payment prior to [REDACTED].

IMPORTANT LEGAL NOTICES:

Evidence of Declination

By accepting TWIA's renewal offer, you affirm that you or your agent has proof that an insurer has declined to provide wind and hail property coverage to you. This is commonly referred to as a declination. You or your agent must obtain a declination every three years to maintain eligibility for coverage through TWIA.

NOTE: The declination may either be:

- a refusal to offer new or renewal wind and hail coverage on the property, or
- a refusal to offer basic insurance sought by the policyholder that is substantially equivalent to that offered by TWIA.

For example, the lowest deductible offered by a standard market company is greater than that which can be obtained from TWIA. More information on this requirement is available online at: www.twia.org/twia-declination-requirements.

Flood Insurance Requirement

In order to be eligible for a TWIA policy, properties located in specified flood zones must provide proof of flood insurance coverage when the following criteria are met:

1. The structure was constructed, altered, remodeled, or enlarged, on or after September 1, 2009;
2. All or any part of the insured property is located within one of the designated National Flood Insurance Program flood zones (V, VE or V1 - V30); and
3. Flood insurance is available for the property under the National Flood Insurance Program.

By accepting TWIA's renewal offer, you affirm that if your property meets the criteria listed above, you have provided proof of flood insurance coverage to your agent. This proof of insurance coverage must be made available to TWIA, if specifically requested. More information on this requirement is available online at: www.twia.org/twia-flood-requirements.

90 Day Minimum Retained Premium

Cancellation of the policy will result in a pro-rata refund, subject to a policy minimum retained premium in an amount equal to 90 days or \$100, whichever is greater. The minimum retained premium is fully earned on the effective date of the policy.

Surcharges

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. Surcharges are non-refundable.

Date generated: December 11, 2019