



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 1021
0733868
8/13/24
2000 11523 FLD RGLR

FLOOD DECLARATIONS PAGE
RENEWAL

National Flood Insurance Policy

Policy Number	NFIP Policy Number	Product Type:
42 1150054763 15	1150054763	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 8/27/24 To: 8/27/25 12:01 am Standard Time	08/13/2024	0733868	1150054763

Insured

HENRY FREUDENBURG INS AGENCY
INC
6202 STEWART RD
GALVESTON TX 77551-1883
henryfreudenburgins@hotmail.com

Property Location (if other than above)
4110 2ND ST, GALVESTON TX 77550

Address may have been changed in accordance with USPS standards.

Rating Information

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

Flood Risk: AE
First Floor Height: 3.0 ft
Method Used to Determine First Floor Height: FEMA Determined
Date of Construction: 01/01/1970
Prior NFIP Claims: 0

Property Description: Slab on Grade, 2 floors, Frame
Construction

Coverage	Deductible	Annual Premium
BUILDING	\$250,000	\$2,322.00
CONTENTS	\$47,000	\$1,121.00

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

ICC Premium: \$65.00
Community Rating Discount: \$662.00
FULL RISK PREMIUM: \$2,846.00
Statutory Discounts
Annual Increased Cap Discount: \$2,248.00
DISCOUNTED PREMIUM: \$598.00
Reserve Fund Assessment: \$108.00
Federal Policy Service Fee: \$47.00
HFIAA Surcharge: \$25.00

TOTAL WRITTEN PREMIUM AND FEES **\$778.00**

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
Patricia Templeton-Jones, President

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CHANGE EFFECTIVE DATE: 01/17/2025 12:01 a.m.

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWRD0000283109	12/06/2024 12:01 a.m.	12/06/2025 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
		HENRY FREUDENBURG INSURANCE AGENCY INC HENRY FREUDENBURG INSURANCE AGENCY INC - PRODUCER GROUP (2429) 6202 AVE S GALVESTON TX 77551-1871 (409) 744-7111

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
4110 2nd ST Galveston TX 77554	Frame	1970	Primary 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:

\$2,637

Minimum earned premium applies

DWELLING AND PERSONAL PROPERTY

Coverage A

Structure

LIMITS

PREMIUMS

\$389,000

\$4,237

Deductible 5%

\$19,450

-\$2,722

Coverage B

Personal Property

\$50,000

\$196

Deductible 2%

\$1,000

-\$43

Indirect Loss Coverage

Additional Living Expense

See Endorsements

\$394

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-311	04/30/2021	Extension of Coverage - Additional Living Expense	See Form	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	\$242
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$97,250	\$333
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

ADDITIONAL INTERESTS

NAME AND ADDRESS:

Moody Bank
1100 Bay Area Blvd
Houston TX 77058

INTEREST TYPE: Mortgagee

MORTGAGE POSITION: First Mortgage

LOAN NUMBER: 7105783801

ADDITIONAL NAMED INSURED

NAME AND ADDRESS:

Rebecca Dundee
P O Box 5321
Galveston TX 77554

TEXAS HOMEOWNER POLICY FORM

DECLARATIONS PAGE
RENEWAL
ORIGINAL COPY

POLICY NUMBER: TRV000041803-1

MS TRANSVERSE
INSURANCE COMPANY
PO BOX 230
FORT WORTH, TEXAS 76101

Named Insured and Mailing Address:

Agent: 500-50000 - 5656

HENRY FREUDENBURG INS AGY, INC
6202 Stewart Road
Galveston, TX 77551
Telephone: (409)744-7111

Policy Period:

Effective Date: 1/29/2025

Expiration Date: 1/29/2026

at 12:01 A.M., Standard Time at the location of
the Residence Premises

Construction: FRAME - Owner Occupied

PPC: 02 County: GALVESTON

City Limit: Y

Residence Premises if other than Mailing Address:

4110 2ND STREET, GALVESTON, TX 77554

COVERAGES		LIMITS OF LIABILITY	PREMIUM
SECTION I	PROPERTY		
COVERAGE A.	DWELLING	\$ 420,750	\$ 29,955.00
COVERAGE B.	OTHER STRUCTURES	\$ 42,075	Included
COVERAGE C.	PERSONAL PROPERTY	\$ 252,450	Included
SECTION II	LIABILITY		
COVERAGE X.	FAMILY LIABILITY	\$ 300,000	\$ 38.00
COVERAGE Y.	GUEST MEDICAL	\$ 5,000	\$ 18.00
BASIC PREMIUM			\$ 30,011.00
COVERAGE AND PREMIUM CHANGES			PREMIUM
Other Coverages and Endorsements: See Attached Schedule			\$ 26,381.00 CR
Credits / Surcharges Applied to Your Policy: See Attached Schedule			\$ 1,142.00 CR
DEDUCTIBLE* (SECTION I ONLY)		AMOUNT OF DEDUCTIBLE	PREMIUM
All Other Perils	1.0%	\$ 4,208	Included

*Endorsements identified in "Other Coverages and Endorsements" may have independent deductibles.

Policy Premium	\$ 2,488.00
Administration Fee	\$ 120.00
Rural Fire Prot., Other TX Fees	\$ N/A
Total Premium	\$ 2,608.00

Mortgagee / Additional Interests:

See Attached Schedule