



POLICY DECLARATIONS PAGE
DWELLING POLICY

TWRD0000645803	06/09/2025 12:01 a.m.	06/09/2026 12:01 a.m.
INSURED ADDRESS		
TEMALO DESIGN GROUP LLC PO BOX 1427 HUFFMAN TX 77336-1427	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 ADDRESS	CONSTRUCTION TYPE	YEAR BUILT	OCCUPANCY	COUNTY	TERRITORY CODE	COASTAL ZONE
12940 John Reynolds Road Galveston TX 77554	Frame	2016	Secondary	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.

SUMMARY

TOTAL PREMIUM AND SURCHARGES:

		\$2,653
		<i>Minimum earned premium applies</i>
DWELLING AND PERSONAL PROPERTY	LIMITS	PREMIUMS
<u>Coverage A</u>		
Structure	\$461,000	\$5,021
Deductible 3%	\$13,830	-\$1,487
<u>Coverage B</u>		
Personal Property	\$20,000	\$78
Deductible 1% (\$100 min)	\$200	Included
<u>Indirect Loss Coverage</u>		
Wind Driven Rain	See Endorsements	\$170
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	\$184
TWIA-431	05/05/2015	Extension of Coverage - Increased Cost of Construction	\$46,100	\$269
TWIA-802	11/08/2019	Replacement Cost Coverage A (Dwelling)	N/A	Included

BUILDING CODE CREDITS	
DESCRIPTION	AMOUNT
Building Code Credit - Personal Property	-\$20
Building Code Credit - Dwelling	-\$1,562