

Policy Number	NFIP Policy Number	Product Type:
42 1150236979 16	1150236979	Dwelling Form

Policy Period	Date of Issue	Agent Code	Prior Policy Number
From: 2/28/26 To: 2/28/27 12:01 am Standard Time	02/04/2026	0089212	1150236979

Agent (281)670-2980
ARTHUR J GALLAGHER RISK MGMT
SERVICES INC
2618 BROADWAY ST
PEARLAND TX 77581-4903

MARGARET E GOULD
2101 RIVERSIDE DR
LEAGUE CITY TX 77573-5892

1095 Redfish

GGB-SC-PEARLAND-EMAIL@AJG.COM

Property Location (if other than above)
1095 REDFISH ST, HITCHCOCK TX 77563

Address may have been changed in accordance with USPS standards.

Rating Information

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

Flood Risk: AE

First Floor Height: 5.2 ft

Method Used to Determine First Floor Height: FEMA Determined

Date of Construction: 04/22/1998

Prior NFIP Claims: 0

Property Description: Elevated with enclosure on
posts/piles/piers, 2 floors, Frame
Construction

Coverage	Deductible	Annual Premium
BUILDING \$250,000	\$1,250	\$4,252.00
CONTENTS NO CONTENTS COVERAGE	INSURED DECLINED CONTENTS COVERAGE	\$0.00

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

Coverage limitations may apply. See your Policy form for details.

ICC Premium:	\$75.00
Community Rating Discount:	\$0.00
FULL RISK PREMIUM:	\$4,327.00
Statutory Discounts	
Annual Increased Cap Discount:	\$3,667.00
DISCOUNTED PREMIUM:	\$660.00
Reserve Fund Assessment:	\$119.00
Federal Policy Service Fee:	\$47.00
HFIAA Surcharge:	\$250.00
TOTAL ANNUAL PAYMENT	\$1,076.00

THIS IS NOT A BILL

Premium Paid by: Insured

Forms and Endorsements:

WFL 99.414 1021 1021 FFL 99.310 0224 0224 WFL 99.ARN 1021 1021 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

00892124211502369792603502

00007

04368

Insured





TEXAS WINDSTORM
INSURANCE ASSOCIATION

1095 Redfish
CR 4082

Policy Renewal Offer

Offer Date: 01/24/2026 Agent Name: Arthur J Gallagher Risk Management Services LLC
Arthur J Gallagher Risk Management Services Inc - PRODUCER GROUP (23032)
Offer Reference Number: 0017672724 Agent Phone: (281) 655-6728
Policy Number: TWRD0000396142 Agent Address: 2618 Broadway St
Property Location: 1095 Redfish Pearlman, TX 77581
Bayou Vista, TX 77563
Galveston

Dear Margaret E Gould,

This packet contains the information you need to renew your Texas Windstorm Insurance Association (TWIA) policy.

Your current policy expires soon. To ensure you do not have a lapse in coverage, we must receive payment no later than the 10th day following the due date listed below. Payments received after that may cause your policy effective date to change to the date your payment was received.

To make a payment online and view your billing and payment options, please log into your TWIA account at www.twia.org. Payments made online will post to your account immediately. If that isn't an option, use an alternative mailing method listed on the back of this page.

If your insurance premium has been setup as mortgagee billed, an invoice has also been sent to your mortgage company.

Proposed Policy Effective Date	Proposed Policy Expiration Date	Total Premium	Payment Due Date	Amount Due
February 28, 2026	February 28, 2027	\$2,520.00	02/28/2026	\$2,520.00

Payments received on or after 03/31/2026 will be returned without a policy issued.

If you have questions regarding this renewal offer, please contact your agent or TWIA at (800) 788-8247.

Sincerely,
Texas Windstorm Insurance Association