



APPLICATION FOR INSURANCE  
COMMERCIAL POLICY

APPLICANT INFORMATION

<b>PROPOSED POLICY PERIOD</b>	<b>OFFER NUMBER:</b> 000000000
<b>FROM:</b> 09/02/2020 12:01 a.m. <b>TO:</b> 09/02/2021 12:01 a.m.	<b>ACCOUNT NUMBER:</b> W00000000
<b>APPLICANT NAME AND ADDRESS:</b>	<b>AGENCY NAME AND LOCATION</b>
INSURED NAME	TEST AGENCY INC.
MULTIPLE INSUREDS – FULL LIST ATTACHED	AGENT NAME
1234 SAMPLE ADDRESS AVE	1234 SAMPLE ADDRESS AVE STE 3
AUSTIN TX 78749-0000	CORPUS CHRISTI TX 78411
	(123) 456-7890

BILLING INFORMATION

<b>PAYMENT METHOD:</b> Insured Direct Pay	<b>TOTAL PREMIUM AND SURCHARGES:</b> \$768
<b>PAYMENT PLAN:</b> TWIA Full Pay	

COVERAGE SUMMARY

BUILDING 1: COVERAGE SUMMARY

**BUILDING AND BUSINESS PERSONAL PROPERTY**  
**LOCATION:** 1234 Sample Ave, Galveston, TX 77551

<b>WIND AND HAIL COVERAGE</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		
 <u>Coverage B</u>		
Business Personal Property	\$55,000	\$184
Deductible 1% (\$100 Min.)	\$550	\$100
Coinsurance 80%		
 <u>Business Income Coverage</u>	\$60,000	\$200
Category: Other		
Daily Limit: \$1000		
Max Number of Days: 60		
Extra Expense	\$10,000	Included

BUILDING 2: COVERAGE SUMMARY

**BUILDING AND BUSINESS PERSONAL PROPERTY**  
**LOCATION:** 1234 Sample Ave, Galveston, TX 77551

<b>WIND AND HAIL COVERAGE</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building	\$158,000	\$530
Deductible 1% (\$100 Min.)	\$1581	\$100
Coinsurance 80%		

**BUILDING 3: COVERAGE SUMMARY****BUILDING AND BUSINESS PERSONAL PROPERTY**

LOCATION: 6789 Sample Ave, Galveston, TX 77551

**WIND AND HAIL COVERAGE**Coverage A

Building

Deductible 1% (\$100 Min.)

Coinsurance 80%

**LIMITS**

\$158,000

\$1581

**PREMIUMS**

\$530

\$100

**POLICY FORMS AND ENDORSEMENTS****FORMS APPLICABLE TO ALL COVERAGES**

COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
TWIA Commercial Policy Windstorm and Hail	TWCP	11/8/2019	N/A	Included

**FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES**

BUILDING ID	COVERAGE	COVERAGE FORM	FORM NUMBER	EDITION	LIMIT	PREMIUMS
1	N/A	Business Income and Extra Expense Coverage Endorsement	TWIA-17	07/1/2021	\$60,000	Included
1	A,B	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included
2	A	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included
3	A	Replacement Cost Coverage – Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	07/1/2021	N/A	Included

**LOCATION AND BUILDING DETAILS****LOCATION 1: LOCATION DETAILS**

Location address	1234 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	1, 2
Is there a physical street address?	Yes		

**BUILDING 1: BUILDING DETAILS**

Building ID	1	Property class description	Marble Products – Sales or storage
Building number	10	Structure Replacement Cost Value	\$158,000
Unit number	101	Structure Actual Cash Value	\$100,000
Building description	Office	Contents Replacement Cost Value	\$50,000
Property class code	23	Contents Actual Cash Value	\$45,000

BUILDING 1: CONSTRUCTION DETAILS			
Risk item type	Commercial Building and/or Business Personal Property	• Number of stories	2
• Total number of units in this building	1	• Total area	4000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Frame (ISO 1)	• Roof type	Shingles, Asphalt/Fiberglass
• Structure type	N/A	• Wind rating	B - Ordinary
• Height	N/A	Year built	2015
• Is the structure covered?	N/A	Original construction date	01/01/2015
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	Yes
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

BUILDING 2: BUILDING DETAILS			
Building ID	2	Property class description	Marble Products – Sales or storage
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Warehouse	Contents Replacement Cost Value	N/A
Property class code	23	Contents Actual Cash Value	N/A

BUILDING 2: CONSTRUCTION DETAILS			
Risk item type	Commercial Building and/or Business Personal Property	• Number of stories	1
• Total number of units in this building	1	• Total area	8000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Steel Frame (ISO 4)	• Roof type	Metal
• Structure type	N/A	• Wind rating	A - Wind Resistive (WR)
• Height	N/A	Year built	1984
• Is the structure covered?	N/A	Original construction date	01/01/1984
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

LOCATION 2: LOCATION DETAILS			
Location address	6789 SAMPLE AVE GALVESTON TX 77551	Legal description	N/A
County	Galveston	• Lot	N/A
Is the property east of Highway 146?	Yes	• Block	N/A
Territory Code	8	• Section	N/A
Is the property accessible by road?	Yes	• Addition	N/A
• How do you access the property?	N/A	IDs of buildings at this location	3
Is there a physical street address?	Yes		

BUILDING 3: BUILDING DETAILS			
Building ID	2	Property class description	Marble Products – Sales or storage
Building number	20	Structure Replacement Cost Value	\$158,000
Unit number	201	Structure Actual Cash Value	\$100,000
Building description	Warehouse	Contents Replacement Cost Value	N/A
Property class code	23	Contents Actual Cash Value	N/A

BUILDING 3: CONSTRUCTION DETAILS			
Risk item type	Commercial Building and/or Business Personal Property	• Number of stories	1
• Total number of units in this building	1	• Total area	8000
• Select the most appropriate description of the structure	N/A	• Ground floor area	N/A
• Usage	N/A	• Percentage sprinklered	100%
• Construction type	Steel Frame (ISO 4)	• Roof type	Metal
• Structure type	N/A	• Wind rating	A - Wind Resistive (WR)
• Height	N/A	Year built	1984
• Is the structure covered?	N/A	Original construction date	01/01/1984
• Is the antenna or satellite dish securely anchored?	N/A	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?	N/A
• Are the outside walls of the structure more than 50% open?	N/A	Does this structure qualify for the WPI-8 exception for historic structures?	N/A

ROOFING UPDATES			
Building	Date	Type	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
1	02/2/2019	Full	Yes
2	02/15/1985	Partial	N/A

REPAIRS/ADDITIONS			
Building	Date	Description	Has a Certificate of Compliance or an Official Building Statement (Harris County) been provided for this construction?
1	02/15/2019	Sunroom	Yes
2	02/20/2021	New Garage	Yes

ADDITIONAL INTERESTS					
BUILDING ID	NAME	ADDRESS	INTEREST TYPE	MORTGAGE POSITION	LOAN/CONTRACT #
1	TEST ADDTL INTEREST	PO BOX ##### Houston TX 77210	Mortgagee	First Mortgagee	0000000
N/A	Wellington Premium Finance	PO BOX ##### Austin TX 78722	Premium Finance	N/A	11-X1-1111111

ADDITIONAL NAMED INSURED	
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**NAME AND ADDRESS:**  
 ADDITIONAL INSURED 1 NAME  
 PO BOX #####  
 Houston TX 77210

**RELATIONSHIP:** Mother

**NAME AND ADDRESS:**  
 ADDITIONAL INSURED 2 NAME  
 PO BOX #####  
 Houston TX 77210

**RELATIONSHIP:** Spouse

TWIA GENERAL ELIGIBILITY	
Has the applicant been declined wind and hail coverage by at least one insurance company in the private market?	Yes
• Insurance company name	New Ins Co.
• Reason	Declined
Is any part of this property located in one of the designated National Flood Insurance Program (NFIP) flood zones (V, VE, or V1-V30)?	No
• Was the structure constructed or enlarged beginning on or after September 1, 2009?	N/A
• Is flood insurance from the National Flood Insurance Program (NFIP) available for this property	N/A
• Is there a flood insurance policy for this property?	N/A

TWIA PROPERTY ELIGIBILITY	
Was the structure built or have external modifications been made on or after 1/1/1988?	No
• Are there Certificates of Compliance or pending applications for Certificates of Compliance for the construction or modifications of the structure?	N/A
Has the property been previously insured by TWIA?	No
• Previous policy number	N/A
• Was the previous policy cancelled or non-renewed for failure to meet underwriting guidelines?	N/A
• Does the property now meet all underwriting guidelines?	N/A

## **TWIA APPLICATION FOR INSURANCE AFFIRMATION STATEMENTS**

Applicants and their agent must read the following statements carefully and sign to acknowledge that they understand their legal responsibilities and legal authorizations.

### **Applicant Affirmation Statement:**

I hereby apply to Texas Windstorm Insurance Association (TWIA) for insurance on the basis of the statements contained in this application. I agree if information contained in this application is false or misleading, or would materially affect acceptance of the risk by TWIA, or if my payment is returned for insufficient funds, that such a policy will be null and void and no coverage shall be afforded.

By applying for coverage with TWIA, I understand TWIA may obtain reports for use in underwriting this application for insurance, and for use in the renewal of policies related to this application. (See the Fair Credit Reporting Act – 15 USC § 1681 et seq.)

I understand that a property inspection may be completed by TWIA at any time for use in determining eligibility for coverage in accordance with the underwriting rules.

Applicant Signature:

Date:

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### **Agent Affirmation Statement:**

The undersigned warrants and certifies that to the best of their knowledge all information contained in this application is correct. The statements here are those of the applicant, who signed this application, and I am legally qualified to submit this application on their behalf.

Agent Signature:

Date:

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Note: The agent is required to retain a duplicate signed copy of the above TWIA Application for Insurance and Affirmation Statements.