

**DECLARATIONS PAGE
TEXAS HOMEOWNERS POLICY - FORM HO-B
HOMEOWNERS OF AMERICA INSURANCE COMPANY
1400 CORPORATE DRIVE, SUITE 300 IRVING, TEXAS 75038
A STOCK COMPANY**

	NEW
X	RENEWAL
	AMENDED DATE

42-531819-02

NAMED INSURED / MAILING ADDRESS

ATHEER BAQER
SARAH BAQER
6014 RIVERGROVE BEND DR
HUMBLE, TX 77346

MORTGAGEE

*See Page 2

POLICY PERIOD: 12 mths

RESIDENCE

PREMISES/DWELLING

EFFECTIVE DATE: 11/23/2023

6014 RIVERGROVE BEND DR
HUMBLE, TX 77346

EXPIRATION DATE: 11/23/2024

12:01 A.M. STANDARD TIME AT THE LOCATION
OF THE RESIDENCE PREMISES / DWELLING

CONSTRUCTION: Brick/Veneer

PPC: 1

COUNTY: HARRIS

CITY LIMIT: INSIDE

COVERAGES	LIMITS OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$552,160	\$2,603.00
Other Structures	\$55,216	INCL
Coverage B. Personal Property	\$193,256	\$-30.00
Personal Property Off Premises	\$19,326	
SECTION II LIABILITY		
Coverage C. Personal Liability	\$500,000	\$35.00
Coverage D. Medical Payments	\$5,000	\$10.00
BASIC PREMIUM		\$2,618.00
LOSS OF USE COVERAGE	\$110,432	INCL
INCREASED LIABILITY LIMITS		
OTHER COVERAGES AND ENDORSEMENTS		
Endorsement number and title		
HA.BSP (0820) - Special Provisions for Texas (for HO-B)		
HA.HOB.HHAA (1119) - Home Sharing Host Activities Amendatory Endorsement		
HA.IRCHOB (07/22) - Increased Replacement Cost Coverage A		
HA.RCP (04/06) - Replacement Cost for Personal Property		
HA.TX.HONOT (1123) - Homeowners Reduction of Coverage Notice		
ICT-HO-B - Homeowner B Form		
New Purchase Discount		
Advanced Shopper Discount		
	Up to 25% Coverage A	\$152.00 \$211.00
		INCL INCL

DEDUCTIBLE (SECTION I ONLY)	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain	\$11,043	INCL
DEDUCTIBLE CLAUSE 2 - All Other Perils	\$5,522	INCL
TOTAL POLICY PREMIUM		\$3,101.00

A FULLY EARNED MGA FEE OF \$120.00 IS INCLUDED IN THIS PREMIUM

THIS POLICY INCLUDES THE PERILS OF WINDSTORM, HURRICANE AND HAIL

AGENTS ALLIANCE SERVICES LTD
 AGENCY AT 830 S INTERSTATE 35 E
 DENTON, TX 76205
 (940) 382-9691
 AGENCY CODE: 1073-000-000

OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY – REFER TO YOUR POLICY

MORTGAGEE #1

MORTGAGEE #2

MORTGAGEE #3

BOKF, NA DBA BANK OF TEXAS ISAOA
 P.O. BOX 1550
 SPRINGFIELD, OH 45501
 Acc Num: 6164859

Important Information

The dollar amount of each percentage deductible may change at renewal if the value of your home changes. Please understand that this change in limits could impact your "Windstorm, Hurricane, Hail and Wind Driven Rain" deductible and your "All Other Perils" deductible.

Please reference the Other Coverages and Endorsements section above to determine if any of the following special deductibles apply.

Additional Coverage	Special Deductible
Identity Fraud Expense Coverage - HA.IDT	\$100 applies for claims settled under this endorsement
Special Provisions For Texas (Attached to Homeowners Form B) - Water Backup & Sump Discharge or Overflow	\$250 applies for claims settled under this coverage
Service Line Coverage - HA.SL	\$500 applies for claims settled under this coverage
Residence Glass Coverage - HO-105	\$0 applies for claims settled under this endorsement
Scheduled Personal Property - HA.SPP	\$0 applies for claims settled under this endorsement
Coverage Extension HA.CE	
Consequential Loss	\$0 applies for claims settled under this coverage
Lock Replacement Coverage	\$0 applies for claims settled under this coverage
Trial Expense	\$0 applies for claims settled under this coverage
Reward Reimbursement Coverage	\$0 applies for claims settled under this coverage
Loss Assessment	\$250 applies for claims settled under this coverage
Fire Department Service Charge	\$0 applies for claims settled under this coverage