



American Risk Insurance Company, Inc.
P.O. Box 270627
Houston, Texas 77277-0627

HOMEOWNER'S DECLARATIONS

Policy # HB183301-00
New Business
Effective: 10/22/2024

Named Insured and Address: HADEER Abd & QUSAY ALZUBAIDY 7147 Polo Downs San Antonio, TX 78218		Your Agent's Name and Address: PREMIER GROUP INSURANCE, INC - Insure HTX LLC (12523696) 16903 Red Oak Dr Ste 264A Houston, TX 77090 Agent Phone 832-743-2832	
Policy Number: HB183301-00 Payment Plan: FULL		Policy Term: Effective: October 22, 2024 Expiration: October 22, 2025 (12:01 AM Standard Time at the location of the Property Insured)	
Insurance is to be provided only with respect to the location(s) and/or coverage(s) for which a limit of liability is specified, subject to all of the conditions of the policy.			
Location of Property Insured - 7147 Polo Downs San Antonio, TX 78218			
Policy Coverages and Limits of Liability		Limits of Liability	Premium
Basic Coverage Limits and Premium			
Section I - Property Coverages			
Dwelling		327,565	2,604.00
Other Structures		32,757	
Unscheduled Personal Property		163,783	
Loss of Use		65,513	
Section II - Liability Coverages			
Personal Liability Coverage		500,000	35.00
Medical Payments Coverage Each Person/Each Occurrence		2,500	14.00
Other Coverages/Endorsements/Forms			
Water Back Up and Sump Overflow		10,000	100.00
Replacement Cost for Personal Property			156.00
Residence Glass Coverage			9.00
Subtotal for Basic & Other Coverages:			265.00
Premium Adjustments			
Age Of Dwelling Credit			(1,104.00)
Financial Responsibility Credit			(276.00)
Subtotal for Premium Adjustments:			(1,380.00)
		Policy & Inspection Fees:	70.00
		Texas FAIR Plan Assessment Surcharge:	0.00
		Total Annual Premium:	1,608.00
THIS IS NOT A BILL			



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Payment Plan: FULL			
Policy Deductible			
For losses arising under Section I, (Coverages A & B), we will pay only that part of the loss in excess of your deductible:			
DEDUCTIBLE CLAUSE 1 - 3,276		DEDUCTIBLE CLAUSE 2 - 3,276 [1 % (minimum 1000)]	
WINDSTORM, HURRICANE, HAIL :		ALL OTHER PERILS:	
Schedule of Forms and Endorsements			
ARI HO 42 WBU	Water Back Up and Sump Overflow		03/07
ARI HOA 42 RCPP	Replacement Cost for Personal Property		03/07
ARI HOB 42 SP	Special Provisions - HOB		03/07
ARIPRIVACY	ARI Privacy Policy		08/01
CBRIGHTSEN	Consumer Bill of Right - BRHO 2005		
CD1	Use of Credit Information Disclosure		
HO105	Residence Glass Coverage		07/92
HOBForm	Homeowners Policy Form B		01/02
HOBTblContents	Table of Contents		01/02
Mortgagee Information			
First: NEWREZ P.O.BOX 619063 DALLAS, TX 75261-9063			
Loan #:		Loan Number: 0671168730	
Second:			
Loan #:			
Other Interests Information			



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<p>*Please read your policy documents carefully as special conditions and exclusions apply, these include, among others:</p> <p>Limited Liability for Watercraft No Liability Coverage For Animals (Unless Limited Dog Coverage is purchased) No Liability For Trampolines No Liability for ATVs or RVs Special Limit On Guns Of \$2500</p> <p>*Your "Consumer Bill of Rights" and "Use Of Credit Information Disclosure" Is Included With Your Policy.</p>	
<p>Coverage afforded is subject to policy limits, terms and conditions.</p> <div style="text-align: center;">  <hr style="width: 25%; margin: 0 auto;"/> </div> <p>Fred Behzadi, President</p>	



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IMPORTANT NOTICE	
<p>The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, as specific information that you have provided about your home.</p> <p>Many factors can affect the cost to replace your home, including its size, type and/or any unique features. The estimate of the reconstruction cost of your home is based, in part, on the following home characteristic information, which includes information you provided to us or your agent.</p> <p>It remains your sole responsibility to maintain a limit of liability for the described dwelling (Coverage A) that adequately corresponds to the amount it would cost to reconstruct your entire dwelling at current prices. However, as building materials and labor continually increase, we will keep your coverage in line with inflation, by adjusting your coverage at each renewal.</p> <p>The dollar amount of each percentage deductible may be affected at renewal if the value or replacement cost of your home increases or decreases. If so, your policy limits may change and the dollar amounts of your percentage deductibles will change as a result.</p> <p>Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, or a special flood endorsement that requires the payment of additional premium, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit http://www.floodsmart.gov/.</p>	
DWELLING PROFILE	
Property Location: 7147 Polo Downs San Antonio. TX 78218 Dwelling Style: Dwelling Construction: Brick Veneer Garage Type:	
ROOF LOSS SETTLEMENT	
Age of Roof: 4 Roof Surface Material Type: Comp	