

DECLARATIONS PAGE
TEXAS HOMEOWNERS POLICY - FORM HO-3
HOMEOWNERS OF AMERICA INSURANCE COMPANY
1400 CORPORATE DRIVE, SUITE 300 IRVING, TEXAS 75038
A STOCK COMPANY

<input checked="" type="checkbox"/>	NEW
<input type="checkbox"/>	RENEWAL
<input type="checkbox"/>	AMENDED DATE

42-397488-00

NAMED INSURED / MAILING ADDRESS

ELIZABETH LALLI-REESE
WILLIAM REESE
4501 YAUPON CIR
SPRING, TX 77386

MORTGAGEE

*See Page 2

POLICY PERIOD: 12 mths

RESIDENCE

PREMISES/DWELLING

EFFECTIVE DATE: 07/06/2020

4501 YAUPON CIR
SPRING, TX 77386

EXPIRATION DATE: 07/06/2021

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

CONSTRUCTION: Stucco

PPC: 1

COUNTY: MONTGOMERY

LIMIT: INSIDE

COVERAGES	LIMITS OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$450,000	\$932.00
Coverage B. Other Structures	\$45,000	INCL
Coverage C. Personal Property	\$270,000	INCL
Coverage D. Loss of Use	\$90,000	INCL
SECTION II LIABILITY		
Coverage E. Personal Liability	\$300,000	\$25.00
Coverage F. Medical Payments	\$5,000	\$10.00
BASIC PREMIUM		\$967.00
OTHER COVERAGES AND ENDORSEMENTS		
Endorsement number and title		
HA.FAL (06/14)	Full Animal Liability	\$25.00
HA.HO3.WBSD (1118)	Water Backup and Sump Pump Discharge or Overflow	\$30.00
HA.HO3SP (0917)	Special Provisions - Texas	
HO 00 03 10 00	Homeowners 3 Special Form	
HO 23 04 06 04	Personal Property Replacement Cost Loss Settlement	\$85.00
	Accredited Builder Discount	INCL
	Advanced Shopper Discount	INCL
	Companion Product Discount	INCL
	New Purchase Discount	INCL

DEDUCTIBLE (SECTION I ONLY)	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain	\$4,500	INCL
DEDUCTIBLE CLAUSE 2 - All Other Perils	\$4,500	INCL
TOTAL POLICY PREMIUM		\$1,107.00

A FULLY EARNED MGA FEE OF \$75.00 IS INCLUDED IN THIS PREMIUM
TEXAS FAIR PLAN ASSESSMENT FEE OF \$2.00 IS INCLUDED IN THIS PREMIUM
THIS POLICY INCLUDES THE PERILS OF WINDSTORM, HURRICANE AND HAIL

AGENCY AT TEXAS DIRECT INSURANCE AGENCY LP (1534/000-000)
12651 BRIAR FOREST DR #130
HOUSTON, TX 77077
(281) 558-6000

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

MORTGAGEE #1

MORTGAGEE #2

MORTGAGEE #3

TIAA, FSB, ISAOA
PO BOX 620138
ATLANTA GA, 30362
Acc: 1027588346

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-Texas - HA.HO3SP Water Back-up & 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 for claims settled under this endorsement
Scheduled Personal Property - HA.SPP	\$0 applies for claims settled under this endorsement
Coverage Extension - HA.HO.CEHO3 Fire Department Service Charge Consequential Loss Lock Replacement Coverage Reward Reward Reimbursement Coverage Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money	\$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement \$0 applies for claims settled under this endorsement