

**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

42-202493-04

NAMED INSURED / MAILING ADDRESS

HARIHARASUDHAN SHANMUGAM
BRAHANNAYAKI RAMAKRISHNAN
3727 CIBOLO CT.
PEARLAND, TX 77584

MORTGAGEE

*See Page 2

POLICY PERIOD: 12 mths

RESIDENCE

PREMISES/DWELLING

EFFECTIVE DATE: 01/29/2020

3727 CIBOLO CT
PEARLAND, TX 77584

EXPIRATION DATE: 01/29/2021

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

CONSTRUCTION: Brick/Veneer

PPC: 2

COUNTY: BRAZORIA

CITY LIMIT: INSIDE

COVERAGES	LIMITS OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$308,525	\$1,058.00
Other Structures	\$30,853	INCL
Coverage B. Personal Property	\$185,115	INCL
Personal Property Off Premises	\$18,512	
SECTION II LIABILITY		
Coverage C. Personal Liability	\$500,000	\$35.00
Coverage D. Medical Payments	\$5,000	\$10.00
BASIC PREMIUM		\$1,103.00
LOSS OF USE COVERAGE	\$61,705	INCL
INCREASED LIABILITY LIMITS		
OTHER COVERAGES AND ENDORSEMENTS		
Endorsement number and title		
HA.BSP (0616)	Special Provisions for Texas (for HO-B)	
HA.RCP (04/06)	Replacement Cost for Personal Property	\$98.00
HO-105 (02/14)	Residence Glass Coverage	\$9.00
ICT-HO-B	Homeowner B Form	
	Accredited Builder Discount	INCL
	Claim Renewal Discount	INCL
	Companion Product Discount	INCL
	Security Features Discount	INCL

DEDUCTIBLE (SECTION I ONLY)	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain	\$3,085	INCL
DEDUCTIBLE CLAUSE 2 - All Other Perils	\$3,085	INCL
TOTAL POLICY PREMIUM		\$1,210.00

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

RUSTY BRENTS INSURANCE AGENCY INC (0045/000-000)
7904 N SAM HOUSTON PKWY W
SUITE 350
HOUSTON, TX 77064
(281) 894-1240

AGENCY AT

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

MORTGAGEE #1

MORTGAGEE #2

MORTGAGEE #3

WELLS FARGO BANK NA #936, ISAOA
PO BOX 100515
FLORENCE SC, 29502
Acc: 0558199451

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