



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

HOMEOWNER'S DECLARATIONS
Policy # HB118368-00
New Business
Effective: 04/18/2021

Named Insured and Address: HARIHARASUDHAN SHANMUGAM 4315 GLENIRISH DR KATY, TX 77494-5135		Your Agent's Name and Address: RYAN DAVIS INSURANCE AGENCY (12515900) 28789 Hardin Store Rd STE 260 Magnolia, TX 77354 Agent Phone 281-915-9966	
Policy Number: HB118368-00 Payment Plan: FULL		Policy Term: Effective: April 18, 2021 Expiration: April 18, 2022 (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 - 4315 GLENIRISH DR KATY, TX 77494-5135			
Policy Coverages and Limits of Liability		Limits of Liability	Premium
Basic Coverage Limits and Premium			
Section I - Property Coverages			
Dwelling		340,000	4,416.00
Other Structures		34,000	
Unscheduled Personal Property		136,000	
Loss of Use		68,000	
Section II - Liability Coverages			
Personal Liability Coverage		300,000	25.00
Medical Payments Coverage Each Person/Each Occurrence		5,000	20.00
Other Coverages/Endorsements/Forms			
Replacement Cost for Personal Property			265.00
Subtotal for Basic & Other Coverages:			265.00
Premium Adjustments			
Age Of Dwelling Credit			(1,404.00)
Burglar Alarm Credit			(234.00)
Companion Policy Credit			(234.00)
Deductible Credit			(702.00)
Financial Responsibility Credit			(468.00)
Fire Alarm Credit			(234.00)
New Purchase Credit			(328.00)
Subtotal for Premium Adjustments:			(3,604.00)
Policy & Inspection Fees:			85.00
Texas FAIR Plan Assessment Surcharge:			2.13
Total Annual Premium:			1,209.13

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 - WINDSTORM, HURRICANE, HAIL :		6,800 [2 % (minimum 1000)]	DEDUCTIBLE CLAUSE 2 - ALL OTHER PERILS: 6,800 [2 % (minimum 1000)]
Schedule of Forms and Endorsements			
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		
HOBForm	Homeowners Policy Form B		01/02
HOBTblContents	Table of Contents		01/02
Mortgagee Information			
First:			
Loan #:			
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> <p style="text-align: center;"></p> <hr style="width: 30%; margin-left: 0;"/> <p>Fred Behzadi, President</p>	



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IMPORTANT NOTICE

The estimated cost to replace your home is:

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.

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.

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.

DWELLING PROFILE

Property Location: 4315 GLENIRISH DR KATY. TX 77494-5135

Dwelling Style: Dwelling

Construction: Brick Veneer

Roof: Comp

Garage Type:



American Risk Insurance Company, Inc.

IMPORTANT NOTICE To obtain information or make a complaint: You may contact your agent at the telephone number displayed on your declarations page. You may call American Risk Insurance Company toll-free telephone number for information or to make a complaint at **1-866-711-1979**

You may write the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at **1-800-252-3439**

You may write the

Texas Department of Insurance, Consumer Protection,
Mail Code 111-1A, P.O.
Box 149091, Austin, Texas 78714-9091

email TDI at **ConsumerProtection@tdi.texas.gov**

FAX #: (512) 475-1771 Texas Department of Insurance

PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved you may contact the Texas Department of Insurance. **ATTACH THIS NOTICE TO YOUR POLICY:**

What you should know about enforcing your rights

Sec. 521.051. DEPARTMENT TOLL-FREE NUMBER FOR INFORMATION AND COMPLAINTS.

FILING COMPLAINTS. You have the right to complain to TDI about any insurance company and/or insurance matter and to receive a prompt investigation and response to your complaint. To do so, you should: call TDI's **Consumer Help Line** at 1-800-252-3439, (512-463-6515 in Austin) for service in both English and Spanish; or download or complete a complaint form online from the TDI website at www.tdi.texas.gov; or

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para informacion o para someter una queja: Puede comunicarse con su agente al umero de telefono que aparece en la pagina de declaraciones. Usted puede llamar al numero de telephono gratis de American Risk Insurance Company para informacion o para someter una queja al **1-866-711-1979**

Puede comunicarse con el Departamento de Seguros de Texas para conseguir informacion acerca de companias, coberturas, derechos o quejas al **1-800-252-3439** Puede escribir al Departamento de Seguros de Texas P.O. Box 149104 Austin, TX 78714-9104 FAX #: (512) 475-1771

DISPUTAS SOBRE PRIMAS O RECLAMOS: Si tiene una diputa concerniente a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el Departamento de Seguros de Texas. **UNA ESTE AVISO A SU POLIZA:** Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Toll Free Complaint Procedure

1-866-711-1979 American Risk Insurance Company