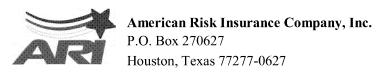
# HOMEOWNER'S DECLARATIONS



Policy # HB118368-00 New Business Effective: 04/18/2021

Named Insured and Address:	Your Agent's Name and Address:	
HARIHARASUDHAN SHANMUGAM 4315 GLENIRISH DR KATY, TX 77494-5135	RYAN DAVIS INSURANCE AGENCY (12515900) 28789 Hardin Store Rd STE 260 Magnolia, TX 77354	
	<b>Agent Phone</b> 281-915-9966	
Policy Number:	Policy Term:	
HB118368-00	Effective: April 18, 2021 Expiration: April 18, 2022	
	(12:01 AM Standard Time at the location of the Property Insured)	
Payment Plan: FULL		

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	Liability	Treillium
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

(1,404.00) (234.00) (234.00)
(702.00) (468.00) (234.00) (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

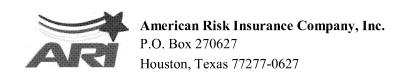
# American Risk Insurance Company, Inc. P.O. Box 270627 Houston, Texas 77277-0627

**HOMEOWNER'S DECLARATIONS** 

Policy # HB118368-00 New Business Effective: 04/18/2021

Named Insured and Address	e:	Your Agent's Name and Addre	
		Your Agent's Name and Address:	
HARIHARASUDHAN SHANM 4315 GLENIRISH DR	IUGAM	RYAN DAVIS INSURANCE AGE 28789 Hardin Store Rd STE 260	
KATY, TX 77494-5135		Magnolia, TX 77354	,
Policy Number:		Policy Term:	
HB118368-00		Effective: April 18, 2021 Expira	ition: April 18, 2022
Payment Plan: F∪LL		(12:01 AM Standard Time at the Insured)	e location of the Property
-		ilisuleu)	
Policy Deductible	oction L (Coverages A & R) we	will pay only that part of the loss	in excess of
your deductible:	ection i, (Coverages A & b), we	will pay only that part of the loss	III excess of
DEDUCTIBLE CLAUSE		DEDUCTIBLE CLAUSE 2 -	6,800 [2 % (minimum 1000)]
WINDSTORM, HURRICANE, HA	IL: 0,000 [2 % (IIIIIIIIIIIII 1000	ALL OTHER PERILS:	0,000 [2 % (ПШШППППППППППППППППППППППППППППППППП
Schedule of Forms and End	orsements		
ARI HOA 42 RCPP Repl	lacement Cost for Personal Propert	y 03/07	
	cial Provisions - HOB	03/07	
	Privacy Policy	08/01	
	sumer Bill of Right - BRHO 2005		
	of Credit Information Disclosure		
	neowners Policy Form B	01/02	
HOBTblContents Table	le of Contents	01/02	
Mortgagee Information			
First:			
Loan #:			
Loan #.			
Second:			
Loan #:			
Other Interests Information	<u>n</u>		

#### **HOMEOWNER'S DECLARATIONS**



Policy # HB118368-00 **New Business** Effective: 04/18/2021

Named Insured and Address:	Your Agent's Name and Address:
HARIHARASUDHAN SHANMUGAM 4315 GLENIRISH DR KATY, TX 77494-5135	RYAN DAVIS INSURANCE AGENCY (12515900) 28789 Hardin Store Rd STE 260 Magnolia, TX 77354
Policy Number: HB118368-00	Policy Term:  Effective: April 18, 2021 Expiration: April 18, 2022
Payment Plan: FULL	(12:01 AM Standard Time at the location of the Property Insured)

\*Please read your policy documents carefully as special conditions and exclusions apply, these include, among others:

**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

\*Your "Consumer Bill of Rights" and "Use Of Credit Information Disclosure" Is Included With Your Policy.

Coverage afforded is subject to policy limits, terms and conditions.

Fred Behzadi, President

#### **HOMEOWNER'S DECLARATIONS**

Policy # HB118368-00 **New Business** Effective: 04/18/2021

Named Insured and Address:	Your Agent's Name and Address:
HARIHARASUDHAN SHANMUGAM 4315 GLENIRISH DR KATY, TX 77494-5135	RYAN DAVIS INSURANCE AGENCY (12515900) 28789 Hardin Store Rd STE 260 Magnolia, TX 77354
Policy Number:	Policy Term:
HB118368-00	Effective: April 18, 2021 Expiration: April 18, 2022
Payment Plan: FULL	(12:01 AM Standard Time at the location of the Property Insured)

#### **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:

**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 <u>1-866-711-1979</u>

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 consequir 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 Departmento 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

Main Tel: 713.559.0700

Main Fax: 713.559.0799