

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
 RENEWAL
 AMENDED DATE
04/24/2019

POLICY NO.
42-330551-00

Reason for change: ADD MORTGAGE (No Premium Change)

NAMED INSURED / MAILING ADDRESS

MORTGAGEE

HARIHARASUDHAN SHANMUGAM
 BRAHANNAYAKI RAMARKRISHNAN
 4315 GLENIRISH DR.
 KATY, TX 77494

BETTER MORTGAGE CORPORATION C/O
 THE MONEY SOURCE ISAOA/ATIMA
 PO BOX 1194
 SPRINGFIELD OH 45501-1194
 ACCOUNT #: 1320782189

POLICY PERIOD: 12 mths

RESIDENCE

PREMISES/DWELLING

EFFECTIVE DATE: 04/18/2019

4315 GLENIRISH DR. KATY TX 77494

EXPIRATION DATE: 04/18/2020

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

CONSTRUCTION: Brick/Veneer

PPC: 2

COUNTY: HARRIS

CITY LIMIT: INSIDE

COVERAGES	LIMITS OF LIABILITY	PREMIUM
SECTION I PROPERTY		
Coverage A. Dwelling	\$ 340,000.	\$ 1,227.00
Other Structures	\$ 34,000.	INCL
Coverage B. Personal Property	\$ 204,000.	INCL
Personal Property Off Premises	\$20,400.	
SECTION II LIABILITY		
Coverage C. Personal Liability	\$ 300,000.	\$ 25.00
Coverage D. Medical Payments	\$ 5,000.	\$ 10.00
BASIC PREMIUM		\$ 1,262.00
LOSS OF USE COVERAGE	\$ 68,000.	INCL
INCREASED LIABILITY LIMITS		
OTHER COVERAGES AND ENDORSEMENTS Endorsement number and title		
HO-105 (07-92) Residence Glass Coverage		9.00
HA.BSP (0917) Special Provisions for Texas (for HO-B)		
POLEXL (0418) Pollution Exclusion Disclosure		
HA.RCP (04-06) Replacement Cost for Personal Property		126.00
Security Features Discount		INCL
Companion Product Discount		INCL
New Purchase Discount		INCL
Advanced Shopper Discount		INCL
Maximum Discount Adjustment		INCL
DEDUCTIBLE (SECTION I ONLY)	AMOUNT OF DEDUCTIBLE	DEDUCTIBLE ADJUSTMENT PREMIUM
DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain	\$ 6,800	INCL
DEDUCTIBLE CLAUSE 2 - All Other Perils	\$ 3,400	INCL
TOTAL POLICY PREMIUM		\$ 1,397.00

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

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

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 Lock Replacement Coverage Trial Expense Reward Reimbursement Coverage Loss Assessment Fire Department Service Charge	\$0 applies for claims settled under this coverage \$0 applies for claims settled under this coverage \$0 applies for claims settled under this coverage \$0 applies for claims settled under this coverage \$250 applies for claims settled under this coverage \$0 applies for claims settled under this coverage