

TOWN OF FULTON  
PO BOX 1130  
FULTON, TX 78358-1130



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# Texas Windstorm Insurance Association

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4801 Southwest Parkway  
Building 1, Suite 200, Austin, TX 78735

PO Box 99090 Austin,  
TX 78709-9090

[www.twia.org](http://www.twia.org)  
(800) 788-8247

TWCB0100068426





**AMENDED POLICY DECLARATIONS PAGE  
COMMERCIAL POLICY**

CHANGE EFFECTIVE DATE: 02/09/2024 12:01 a.m.

POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWCB0100068426	03/01/2023 12:01 a.m.	03/01/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
TOWN OF FULTON PO BOX 1130 FULTON TX 78358-1130		GLASS SORENSON & MCDAVID, INC GLASS SORENSON & MCDAVID INC (2611) P.O. BOX 1478 ROCKPORT TX 78381 (361) 729-5414

**IMPORTANT**

**Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.**

**This policy is subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.**

**COVERAGES - Windstorm and Hail Only**

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the effective date shown above TO the expiration date shown above at 12:01 a.m. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

COVERAGE SUMMARY
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**TOTAL PREMIUM AND SURCHARGES:** \$60,756  
*Minimum earned premium applies*

LOCATION INFORMATION: LOCATION 1		
LOCATION ADDRESS	COUNTY	TERRITORY CODE
201 N 7th St Fulton, TX 78358	Aransas	10

**COVERAGE SUMMARY - BUILDING ID: 1**

<b>BUILDING AND BUSINESS PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building Coverage	\$400,000	\$6,754
Deductible 1% (\$1000 min)	\$4,000	-\$1,216
Coinsurance 80%		

Risk Item Type: Commercial Building and/or Business Personal Property

Construction Type: Frame (ISO 1)

Property Class Code: 0701

Property Class Description: Governmental Subdivisions - Town halls, offices, morgues, post offices, cou

Coverage B

Business Personal Property Coverage	\$55,000	\$744
Deductible 1% (\$1000 min)	\$1,000	-\$74
Coinsurance 80%		

**LOCATION INFORMATION: LOCATION 2**

<b>LOCATION ADDRESS</b>	<b>COUNTY</b>	<b>TERRITORY CODE</b>
203/205 N 7th St Fulton, TX 78358	Aransas	10

**COVERAGE SUMMARY - BUILDING ID: 2**

<b>BUILDING AND BUSINESS PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building Coverage	\$225,000	\$3,799
Deductible 1% (\$1000 min)	\$2,250	-\$570
Coinsurance 80%		

Risk Item Type: Commercial Building and/or Business Personal Property

Construction Type: Frame (ISO 1)

Property Class Code: 1051

Property Class Description: Museums - Other than commercial

Coverage B

Business Personal Property Coverage	\$28,000	\$379
Deductible 1% (\$1000 min)	\$1,000	-\$57
Coinsurance 80%		

**LOCATION INFORMATION: LOCATION 3**

<b>LOCATION ADDRESS</b>	<b>COUNTY</b>	<b>TERRITORY CODE</b>
306 N 10th St Fulton, TX 78358	Aransas	10

**COVERAGE SUMMARY - BUILDING ID: 3**

<b>BUILDING AND BUSINESS PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building Coverage	\$382,000	\$6,449
Deductible 1% (\$1000 min)	\$3,820	-\$1,161
Coinsurance 80%		

Risk Item Type: Commercial Building and/or Business Personal Property  
 Construction Type: Frame (ISO 1)  
 Property Class Code: 0701  
 Property Class Description: Offices - Governmental

<u>Coverage B</u>		
Business Personal Property Coverage	\$66,000	\$894
Deductible 1% (\$1000 min)	\$1,000	-\$89
Coinsurance 80%		

**LOCATION INFORMATION: LOCATION 4**

<b>LOCATION ADDRESS</b>	<b>COUNTY</b>	<b>TERRITORY CODE</b>
402 Fulton Beach Rd Fulton, TX 78358	Aransas	10

**COVERAGE SUMMARY - BUILDING ID: 4**

<b>BUILDING AND BUSINESS PROPERTY</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
<u>Coverage A</u>		
Building Coverage	\$3,300,000	\$58,093
Deductible 1% (\$1000 min)	\$33,000	-\$18,590
Coinsurance 80%		

Risk Item Type: Commercial Building and/or Business Personal Property  
 Construction Type: Pre-Engineered Metal (ISO 3)  
 Property Class Code: 0844  
 Property Class Description: Recreational Facilities - NOC

<u>Coverage B</u>		
Business Personal Property Coverage	\$110,000	\$1,577
Deductible 1% (\$1000 min)	\$1,100	-\$189
Coinsurance 80%		

<u>Business Income Coverage</u>	\$99,960	\$1,807
Category: Other		
Daily Limit: 833		
Max Number of Days: 120 Days		
Extra Expense Coverage	\$10,000	Included

**POLICY FORMS AND ENDORSEMENTS**

**FORMS APPLICABLE TO ALL COVERAGES**

<b>COVERAGE FORM</b>	<b>FORM NUMBER</b>	<b>EDITION</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
TWIA Commercial Policy	TWCP	04/01/2020	N/A	Included

**FORMS APPLICABLE TO SPECIFIC BUILDING COVERAGES**

<b>BUILDING ID</b>	<b>COVERAGE</b>	<b>COVERAGE FORM</b>	<b>FORM NUMBER</b>	<b>EDITION</b>	<b>LIMIT</b>	<b>PREMIUMS</b>
4	N/A	Business Income and Extra Expense Coverage Endorsement	TWIA-17	11/27/2011	\$99,960	\$1,807
1	A,B	Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	11/08/2019	N/A	Included
2	A,B	Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	11/08/2019	N/A	Included
3	A,B	Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	11/08/2019	N/A	Included
4	A,B	Replacement Cost Coverage - Coverage A (Building) and Coverage B (Business Personal Property)	TWIA-164	11/08/2019	N/A	Included
1	A	Extension of Coverage - Increased Cost of Construction	TWIA-432	04/01/2008	\$100,000	\$869
2	A	Extension of Coverage - Increased Cost of Construction	TWIA-432	04/01/2008	\$56,250	\$507
3	A	Extension of Coverage - Increased Cost of Construction	TWIA-432	04/01/2008	\$95,500	\$830



## Policy Change Notice

Date Processed:	02/09/2024	Agent Name:	Glass Sorenson & McDavid, Inc Glass Sorenson & McDavid Inc (2611)
Change Effective Date:	02/09/2024	Agent Phone:	(361) 729-5414
Policy Number:	TWCB0100068426	Agent Address:	P.O. Box 1478 Rockport, TX 78381
Policyholder:	Town of Fulton		

Change in Policy Premium: \$0.00

*Please note: Premium changes will be billed, credited, or refunded separately.*

**ADDED**

**REMOVED**

**CHANGED**

	<b>PREVIOUS</b>	<b>NEW</b>
<u>Location 1</u>		
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
<u>Location 2</u>		
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
<u>Location 3</u>		
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
<u>Location 4</u>		
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358



**CHANGED**

	<b>PREVIOUS</b>	<b>NEW</b>
Location - City	Rockport	Fulton
Location - Postal Code	78382	78358
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If you have any questions regarding these changes, please contact your agent or call TWIA at (800) 788-8247.



## **Making Repairs in the Event of a Loss**

In the event of a loss, first and foremost, continue to ensure the safety of you and your family. If there is any major structural damage, call authorities before entering the building. After you have filed a claim, make temporary repairs to protect your property.

### **Temporary Repairs**

After a loss, make temporary repairs as quickly as possible to prevent further damage.

- Before tearing out, removing, or covering over damaged property or debris, take pictures or videotape if possible. Keep any damaged property until the adjuster sees it and approves of disposal.
- Board broken windows, cover openings with a tarp or plastic to prevent additional water damage, and stop interior leaks. Dry out water damaged and wet areas immediately.
- Keep invoices and receipts for your temporary repairs. If your loss is covered by the policy, reasonable costs for temporary repairs are covered.
- Do not make permanent repairs, such as roof replacement or asphalt patches, until the adjuster has made an inspection. The adjuster needs to be able to see the damage and determine if it is from windstorm or hail.

### **Permanent Repairs**

Whether or not you ultimately have a covered claim, you may need to make permanent structural repairs to your property. To be eligible for insurance through TWIA, many structural repairs must be certified by a Texas Department of Insurance (TDI) appointed qualified inspector or by a Texas licensed professional engineer.

Certificates of Compliance (WPI-8 or WPI-8-C) are issued to certify compliance with the applicable windstorm building code for the area. Without a Certificate of Compliance, TWIA lacks evidence that the structure conforms to the applicable building code, and the structure may be considered ineligible for coverage with TWIA. The WPI-8 certification inspections are done before and during the repair process, if completed by a TDI inspector.

For more information about eligibility requirements, visit [www.twia.org/windstorm-certification-requirements](http://www.twia.org/windstorm-certification-requirements). The TDI website provides a list of repairs that do not require inspection and certification. For more information or to contact someone with the TDI Windstorm Inspections Program, you can call 800-248-6032 or go to the TDI website at [www.tdi.texas.gov](http://www.tdi.texas.gov).

**Texas Windstorm Insurance Association**  
P.O. Box 99090, Austin, Texas 78709-9090  
800-788-8247 / Fax 512-899-4950



## How to File a Claim

Please keep this informational sheet in an easily-accessible place or in your emergency contacts file.

Write down your policy number here: \_\_\_\_\_

### Ways to File a Claim

- Call TWIA's 24-hour Claims Center at 800-788-8247
- Visit [www.twia.org/ClaimsCenter](http://www.twia.org/ClaimsCenter) to report a new claim or check the status of an existing claim from your computer or any mobile device
- Contact your agent

### Information You Will Need to File Your Claim

- Your TWIA policy number
- The best contact information to reach you
- Brief details of what was damaged and how it happened

### After You File a Claim

- Make temporary repairs to protect your property (see "Making Repairs in the Event of a Loss"). Save receipts. Do not make any permanent repairs until you discuss your claim with a TWIA representative.
- TWIA will send you a letter acknowledging your claim and provide the name of the TWIA representative assigned to help with your claim.
- The TWIA representative will call you to discuss your claim and may schedule an adjuster or other expert to inspect your damaged property.
- In instances where an adjuster or expert inspects the damaged property, they will report their findings and recommendations to TWIA.
- The final decision on your claim will be made by TWIA. You will receive a detailed letter explaining TWIA's decision on your claim.
- If you are due a payment for your loss, a check will be issued and sent to you.

### Information to Provide Your TWIA Representative

- **Inventory:** If coverage is provided on your personal or business personal property, provide an inventory of these damaged items. Include a description and age of each item, its original cost, and the estimated replacement cost.
- **Documentation:** Any documentation of the damage you claim. This includes reports, estimates, invoices, receipts, photos, and videos.
- **Other Claims:** Information on any other water damage, structural damage, or previous repairs, whether due to plumbing leaks, flood, air-conditioning system leaks, foundation settlement, or other sources.
- **Additional Information Requested by TWIA:** Within 30 days after the date your claim is reported, TWIA may send a written request for additional information necessary to resolve your claim. Please promptly provide TWIA with the requested information.

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