

BUSINESS INSURANCE PROPOSAL

FOR

COUNTY OF GALVESTON & GALVESTON COUNTY COMMISSIONER'S COURT

OCTOBER 2, 2024

PRESENTED BY:



Please remember that the extent of any insurance provided to you is at all times governed by the complete terms and conditions of the issued policy itself.

This presentation is a summary only and does not constitute coverage. You must sign and return all required documentation along with payment for the premium amount due before a request for coverage can be made to the Insurance Company

From June through November insurance companies may stop binding coverage when a 'tropical disturbance' enters the Gulf of Mexico or Caribbean Sea. In these cases, coverage quoted in this proposal cannot be put in effect until the company lifts its binding restrictions.



October 2, 2024

County Of Galveston & Galv Cty Comm Court
722 Moody, 3rd Floor
Galveston TX 77550

Re: Proposal for Commercial Property, Wind and Flood Policy Renewals
Proposed Effective 11/1/2024 to 11/1/2025

Dear County of Galveston Commissioners Court:

THANK YOU FOR YOUR BUSINESS!

We are pleased to enclose a presentation for the above referenced policy or line(s) of coverage. We would like to point out that this presentation outlines a few of the coverage and/or limitation features of the coverage line(s) being presented, others may apply. We strongly encourage you to review the presentation closely and call us should you have any questions or concerns. *Please remember that the extent of any insurance provided to you is at all times governed by the complete terms and conditions of the issued policy itself. This presentation does not constitute coverage. You must sign and return all required documentation along with payment for the premium before a request for coverage can be made to the insurance company.*

We would also like to remind you that your exposure to a loss may exceed your current limits. Higher limits may be available.

GIA offers a full line of insurance products including Employee Benefits to help meet all your insurance needs.

If you have ANY questions concerning this presentation or any other insurance matter, please let us know.

Sincerely,

Stephanie Rippard

Stephanie Rippard

Enclosure



**COUNTY OF GALVESTON & GALVESTON COUNTY COMMISSIONER
COURT'S SERVICE TEAM**

Garry Kaufman

Account Executive

Phone: (409)740-1251

Fax: (409)740-0513

Email: Garry.Kaufman@gia-tx.com

Garry Kaufman is responsible for overseeing all aspects of your insurance program.

Stephanie Rippard

Account Manager

Phone: (409)740-1251

Fax: (409)740-0513

Email: Stephanie.Rippard@gia-tx.com

Stephanie Rippard is responsible for the daily servicing of your account including endorsements, certificate requests, client services, program design, accounting, quality assurance and market relationships.

Please feel free to contact us if you have any questions or concerns regarding your insurance program.



I N S U R A N C E

PROPERTY POLICY

X  Initials

Company:	Zurich American Insurance Co.
AM Best Rating:	A+ XV
Policy Term:	November 1, 2024 to November 1, 2025
Premium:	\$638,634.59*
	<i>Rates are not guaranteed. They are set by the company and subject to change.</i>

*** Please See Quote Subjectivities Below**

Locations: Refer to Attached Spreadsheet for all Insured Scheduled Locations

Based on Reported Total Insured Value of: \$451,868,478

Limit:	Coverage Part:
\$50,000,000	Primary Loss Layer for Property Damage & Time Element combined at scheduled locations on file with the company per the most recent statement of values. But Not to Exceed:
	\$1,000,000 For new construction or additions at all Locations
	\$500,000 Extra Expense
	\$500,000 Leasehold Interest
30 days	Civil or Military Authority
\$100,000	Computer Systems Damage in the Annual Aggregate
\$100,000	Contingent Time Element
\$500,000	Decontamination Costs
\$500,000	Errors & Omissions
\$500,000	Expediting Costs
\$250,000	Fine Arts but not to exceed 5\$,000 limit per item
30 days	Impounded Water
\$10,000,000	Increased Cost of Construction
30 days four property within one mile, not to exceed \$1,000,000	Ingress/ Egress
\$500,000	Land and Water Contaminant clean up, removal and disposal in the annual aggregate
\$500,000	Land Improvements but \$1,000 per tree for trees not replaced within 12 months, but not to exceed \$100,000 per occurrence this coverage excludes earthquake flood an named storm
\$500,000	Lease Cancellation
\$250,000	Miscellaneous Personal Property
\$1,000,000	Miscellaneous Unnamed Location
\$5,000	Money during normal business hours
\$5,000	Money in locked safe or vault



X Initials

PROPERTY POLICY - CONTINUED

I N S U R A N C E

Limit:	Coverage Part:
90 days not to exceed \$1,000,000	Newly acquired
\$1,000,000	Off premises service interruption
\$500,000	Professional fees
48 hours for gross earnings or gross profit: not to exceed \$250,000	Protection and Preservation of Property in the Annual Aggregate
\$250,000	Radioactive Contamination
30 days not to exceed \$100,000	Tenants Access in the Annual Aggregate
30 days not to exceed \$100,000	Tenants Relocation and Replacement Expense
\$500,000	Transit
\$250,000	Valuable Papers and Records
\$100,000,000	Breakdown of Equipment not to exceed:
	\$250,000 For Refrigerant
	\$250,000 For Spoilage from Breakdown of Covered Equipment
	\$500,000 Leasehold Interest
\$10,000,000	Earth Movement in the Annual Aggregate

Deductible: Applies per Occurrence	\$1,000,000 Combined for Property Damage, Time Element, Equipment Breakdown, Earthquake, Water Damage
Coverage:	Fire, Extended Coverage Special Extended Coverage Replacement Cost Valuation No Co-Insurance, Agreed Value
Important Exclusions: (Others May Apply)	Flood; Windstorm & Hail; Terrorism; Loss Due to Virus or Bacteria; Marijuana.
Special Conditions:	Your policy contains exclusions that apply when any portion of the covered property is vacant for longer than 60 days. Please contact our agency should any portion of your property become vacant. It may be necessary to arrange appropriate additional coverage

\$22,100.00 Non-Refundable Policy Fees Included

Notice regarding values: We are pleased to assist you with your own final determination of the values you decide to insure. Please refer to the policy for specific terms, conditions, limitations, and exclusions.



PROPERTY POLICY - CONTINUED

I N S U R A N C E

***Subjectivities:**

- The terms, conditions and premium presented here are **subject to** completion of the following required recommendations prior to binding:
 - RIA 00008 – Improve Housekeeping
 - RIA 00009 – Electrical Systems and Equipment – Thermographic Testing
 - RIA 00007 – Fixed Fire Protection including Sprinklers – Miscellaneous (specifically section 1, Fire Extinguishers being inspected monthly)
- Supporting documentation is required (i.e. photos, copies of receipts, work orders)
- Please refer to Zurich’s Risk Engineering Risk Assessment and Risk Improvement Report issued on 7/1/2024 for complete details on inspections and recommended improvements.



PROPERTY POLICY - CONTINUED

X *RD* Initials

I N S U R A N C E

Schedule of Values

Facility Name	Address	City	Prop Bldg Limit	Prop Conts Limit
Bayshore Courthouse Annex	4500 10th St	Bacliff	\$2,359,783	\$50,000
Bayside Regional Park	4833 10th St.	Bacliff	\$2,151,228	\$100,000
Crystal Beach Fire Station	930 Noble Carl Dr	Crystal Beach	\$5,821,176	\$0
Eddie Barr Annex-Jail/IP	946 Noble Carl Dr	Crystal Beach	\$4,049,584	\$162,000
New Road and Bridge Facility	920 Noble Carl Dr	Crystal Beach	\$3,660,613	\$0
Rd/Bridge - Warehouse	5115 Hwy 3	Dickinson	\$1,388,753	\$0
Rd/Bridge - Shop	5115 Hwy 3	Dickinson	\$3,185,575	\$0
Rd/Bridge - Admin	5115 Hwy 3	Dickinson	\$2,859,807	\$0
South Jail Annex Parking Garage	1915 Ball aka 713 19th	Galveston	\$26,239,511	\$0
Records Storage/Old Jail	711-715 19th Street	Galveston	\$9,290,952	\$1,500,000
Popovich Bldg	1922-28 Sealy	Galveston	\$2,503,196	\$128,000
Justice Ctr Skills Building	5700 Avenue H (Rear)	Galveston	\$2,905,945	\$100,000
Justice Ctr EMS/Fire Dept	5728 Avenue H	Galveston	\$5,684,485	\$0
Justice CtrJail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	\$109,054,456	\$3,725,200
Justice CtrJail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	Included	Included
Justice Ctr Central Plant	5800 Avenue H	Galveston	\$8,959,735	\$0
Justice Ctr Courts Bldg	600 59th Street	Galveston	\$62,779,200	\$4,000,000
Old Main Courthouse	702-24 Moody	Galveston	\$37,885,315	\$1,653,000
Old Courthouse Annex	708-16 Moody	Galveston	\$4,823,134	\$500,000
Central Mechanical Bldg	722 Moody aka 1917 Winnie	Galveston	\$4,196,259	\$0
Llewellen-Shop&Offices	818 Moody	Galveston	\$4,000,893	\$327,885
High Island Gyn/Shelter	2116 6th St.	High Island	\$2,652,635	\$0
Jack Brook Park Rodeo Arena	5700 FM 2004	Hitchcock	\$3,012,775	\$0
Wayne Johnson Comm Ctr-Carbide Pk	4102 FM 519	La Marque	\$3,834,974	\$112,500
Tx Agrilife Ext Bldg	4102 FM 519	La Marque	\$5,711,472	\$206,205
Pump Station	1100 Levee Road	La Marque	\$6,386,915	\$264,000
Medical Examiner	1205 Oak St	La Marque	\$7,150,000	\$0
League City Annex	174 Calder Rd aka 1110 Calder	League City	\$12,320,000	\$245,955
Walter Hall Community Center	807 Hwy 3 N	League City	\$2,325,797	\$50,000
Emergency Mgmt Bldg	1353 FM 646	League City	\$11,829,024	\$352,500
West County Annex	11730 Hwy 6	Santa Fe	\$2,178,000	\$95,000
Jail/IP Offices	2516 Texas Ave aka 2514 Texas Ave	Texas City	\$3,307,505	\$186,600
Pump Station	2601 Loop 197 S	Texas City	\$4,620,524	\$330,750
New Animal Resource Ctr	3412 Loop 197N aka 25th Ave N	Texas City	\$6,038,407	\$422,683
Juvenile Det Ctr	5500-6101 Attwater	Texas City	\$12,126,766	\$250,000
Tide Gate Mech Bldg	8701 Skyline Dr	Texas City	\$4,953,859	\$1,000,000
MidCounty Annex	9850 Emmett F Lowry aka 9300 EFL	Texas City	\$36,193,361	\$1,950,000
County Clerk	10000 Emmett F Lowry Expy	Texas City	\$5,714,586	\$0
Totals			\$434,156,200	\$17,712,278



WINDSTORM & HAIL

X Initials

I N S U R A N C E

Company:	Texas Windstorm Insurance Association (TWIA)		
Policy Term:	November 1, 2024 to November 1, 2025		
Premium:	\$1,665,672.00	Minimum Premium Applies – refer to TWIA Important Notice Business Income Premium is NOT refundable.	
<i>Rates are not guaranteed. They are set by the company and subject to change.</i>			

Locations:	Please refer to Attached Spreadsheet	
	<u>Limit</u>	<u>Premium</u>
Building:	\$123,329,000	\$ 1,368,232
Contents:	\$12,275,000	\$ 82,627
Business Income/ Interruption/Extra Expense:	None	\$ 0
*Current ICC (25%)	\$30,832,250	\$ 214,813
		Total
		\$ 1,665,672
Deductible(s):	Building @ 5% Contents @ 5%	

Covers: Direct damage from Windstorm & Hail 80% Coinsurance applies
 Replacement Cost Valuation Increased Cost of Construction*

Please refer to the policy for specific terms, conditions, limitations, and exclusions.

***ICC: Increased Cost of Construction** – When covered structure is wind/hail damaged and when required by enforcement of any ordinance & laws, pays increased costs incurred to:

- Demolish, rebuild or repair wind/hail damaged part of structure to current building codes;
- Demolish and rebuild undamaged part of covered structure if required due to wind/hail damage of structure;
- Remove or replace portion of undamaged part of structure necessary to repair or replace damaged part.
- Increased Cost of Construction to meet current windstorm building codes needed to maintain wind insurance through TWIA.

* Wind-Driven Rain coverage is not provided for commercial buildings.
 * Certain structures such as signs, fencing, flag poles, light poles or outbuildings are not covered unless specifically listed and premium paid.

**** Notice regarding values:** We are pleased to assist you with your own final determination of the values you decide to insure. Please see Disclaimers Pages.

Texas Windstorm Insurance Association (TWIA) / National Flood Insurance Program (NFIP) - State & Federal programs with uniform rates. Differences in premiums from different agents indicate a difference in coverage and/or rating information. Contact us for an explanation.



WINDSTORM & HAIL

X  Initials

I N S U R A N C E

Schedule of Values

Facility Name	Address	City	Wind Bldg Limit	Wind Contents Limit	24-25 Wind Premium
Bacliff Warehouse	823 Grand	Bacliff	\$535,000	\$15,000	\$7,365
Bayshore Courthouse Annex	4500 10th St	Bacliff	\$1,824,000	\$50,000	\$23,979
Bayside Regional Park	4833 10th St.	Bacliff	\$1,662,000	\$100,000	\$22,474
Faggard Comm Ctr	1750 State Hwy 87	Crystal Beach	\$378,000	\$5,000	\$5,438
Crystal Beach Fire Station	930 Noble Carl Dr	Crystal Beach	\$4,424,000	\$0	\$15,230
Eddie Barr Annex-Jail/JP	946 Noble Carl Dr	Crystal Beach	\$3,129,000	\$162,000	\$39,390
New Road and Bridge Facility	920 Noble Carl Dr	Crystal Beach	\$2,829,000	\$0	\$33,996
Fuel Station - Canopy and Pumps	920 Noble Carl Dr	Crystal Beach	\$40,000	\$327,000	\$20,856
New Road & Bridge Storage Barn	924 Noble Carl Dr	Crystal Beach	\$273,000	\$0	\$4,170
Dickinson Sr. Citizens Ctr	2714 Hwy 3	Dickinson	\$539,000	\$20,000	\$7,476
Rd/Bridge Off/Repair	5115 Hwy 3 aka 5103 Hwy 3	Dickinson	\$751,000	\$22,000	\$10,348
Rd/Bridge - Warehouse	5115 Hwy 3	Dickinson	\$1,181,000	\$0	\$15,395
Rd/Bridge - Shop	5115 Hwy 3	Dickinson	\$2,708,000	\$0	\$32,542
Rd/Bridge - Admin	5115 Hwy 3	Dickinson	\$2,431,000	\$0	\$30,203
Mosquito Control storage	5115 Hwy 3 aka 36010 Hwy 3	Dickinson	\$403,000	\$0	\$5,746
South Jail Annex Parking Garage	1915 Ball aka 713 19th	Galveston	\$4,424,000	\$0	\$52,507
Records Storage/Old Jail	711-715 19th Street	Galveston	\$1,934,000	\$1,500,000	\$25,776
Popovich Bldg	1922-28 Sealy	Galveston	\$1,934,000	\$128,000	\$9,474
Records Bldg	2011 Sealy	Galveston	\$767,000	\$33,000	\$10,689
Mosquito Control Hangar	2715 Comanche	Galveston	\$399,000	\$70,000	\$2,430
San Luis Toll Booth	35930 Hwy 3005	Galveston	\$146,000	\$0	\$2,290
Justice Ctr Skills Building	5700 Avenue H (Rear)	Galveston	\$2,246,000	\$100,000	\$10,496
Justice Ctr EMS/Fire Dept	5728 Avenue H	Galveston	\$4,393,000	\$0	\$15,123
Justice Ctr/Jail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	\$3,200,000	\$1,224,000	\$175,441
Justice Ctr/Jail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	Included	Included	\$0
Justice Ctr Central Plant	5800 Avenue H	Galveston	\$4,424,000	\$0	\$28,393
Justice Ctr Courts Bldg	600 59th Street	Galveston	\$3,200,000	\$1,224,000	\$105,245
Old Main Courthouse	702-24 Moody	Galveston	\$3,200,000	\$1,224,000	\$89,504
Old Courthouse Annex	708-16 Moody	Galveston	\$3,924,000	\$500,000	\$18,255
Central Mechanical Bldg	722 Moody aka 1917 Winnie	Galveston	\$3,243,000	\$0	\$38,971
Llewellen-Shop&Offices	818 Moody	Galveston	\$0	\$0	\$0
High Island Gym/Shelter	2116 6th St.	High Island	\$2,050,000	\$0	\$25,470
Jack Brook Park Rodeo Arena	5700 FM 2004	Hitchcock	\$2,328,000	\$0	\$28,924
JP Offices/Constable Off	203 Vauthier	La Marque	\$435,000	\$70,000	\$7,006
Wayne Johnson Comm Ctr-Carbide	4102 FM 519	La Marque	\$2,963,000	\$113,000	\$36,853
Carbide Park Service Ctr	4102 FM 519	La Marque	\$319,000	\$22,000	\$4,996
Tx Agrilife Ext Bldg	4102 FM 519	La Marque	\$4,207,000	\$206,000	\$51,087
Pioneer House	4102 FM 519	La Marque	\$0	\$0	\$0
Jack Brooks Baseball Complex	5700A FM 2004	La Marque	\$370,000	\$0	\$5,500
Pump Station	1100 Levee Road	La Marque	\$4,160,000	\$264,000	\$17,464
Medical Examiner	1205 Oak St	La Marque	\$4,424,000	\$0	\$51,297
League City Annex	174 Calder Rd aka 1110 Calder	League City	\$4,178,000	\$246,000	\$28,614
Walter Hall Service Ctr	807 Hwy 3 N	League City	\$405,000	\$8,000	\$5,862
Walter Hall Community Center	807 Hwy 3 N	League City	\$1,797,000	\$50,000	\$23,632
Emergency Mgmt Bldg	1353 FM 646	League City	\$4,072,000	\$352,000	\$29,191
Communication Tower	1353 FM 646	League City	\$318,000	\$0	\$49,073
County Judge/Dir Economic Dev	131 Pecan Dr	League City	\$0	\$0	\$0
Bayshore Park Restroom	2700 E Bayshore Dr	San Leon	\$193,000	\$0	\$3,027
West County Annex	11730 Hwy 6	Santa Fe	\$1,683,000	\$95,000	\$22,685



WINDSTORM & HAIL

X  Initials

Schedule of Values - Continued

Facility Name	Address	City	Wind Bldg Limit	Wind Contents Limit	24-25 Wind Premium
Runge Park Livestock Pavillion	4605 Peck St	Santa Fe	\$420,000	\$0	\$5,989
Runge Park Community Ctr	4605 Peck St	Santa Fe	\$375,000	\$28,000	\$5,897
West Cty Svc Ctr	5101 Ave H	Santa Fe	\$578,000	\$22,000	\$8,021
Jail/JP Offices	2516 Texas Ave aka 2514 Texas Ave	Texas City	\$2,556,000	\$187,000	\$9,696
Equip Repair Bldg	2601 Loop 197 S	Texas City	\$510,000	\$0	\$6,855
Pump Station	2601 Loop 197 S	Texas City	\$4,159,000	\$265,000	\$15,130
Old Animal Shelter	3412 Loop 197 N	Texas City	\$733,000	\$20,000	\$10,083
New Animal Resource Ctr	3412 Loop 197N aka 25th Ave N	Texas City	\$4,001,000	\$423,000	\$48,316
New Animal Resource Kennel Bldg A	3412 Loop 197N aka 25th Ave N	Texas City	\$529,000	\$0	\$7,111
New Animal Resource Kennel Bldg B	3412 Loop 197N aka 25th Ave N	Texas City	\$529,000	\$0	\$7,111
Juvenile Det Ctr	5500-6101 Attwater	Texas City	\$4,174,000	\$250,000	\$37,444
Tide Gate Mech Bldg	8701 Skyline Dr	Texas City	\$3,424,000	\$1,000,000	\$16,232
Tide Gate Control Bldg	8701 Skyline Dr	Texas City	\$0	\$0	\$0
MidCounty Annex	9850 Emmett F Lowry aka 9300 EFL	Texas City	\$2,474,000	\$1,950,000	\$191,313
County Clerk	10000 Emmett F Lowry Expy	Texas City	\$4,424,000	\$0	\$46,591
Totals			\$123,329,000	\$12,275,000	\$1,665,672



X AA Initials

TWIA IMPORTANT NOTICE

Policies effective 9/1/23 and after: When a policy is cancelled by the policyholder, TWIA retains the entire annual premium, unless the policy was cancelled for one of the following reasons:

- The purchase of similar coverage in the private market
- The death of the policyholder
- The total loss of the property
- The sale of the insured property

The coverage will end at the date of cancellation even when a policy cancelled by a policyholder does not allow a refund.

This change to premium refunds on policies cancelled by the policyholder:

- Requires the policyholder to provide proof of the cancellation reason in order to get a refund.
- Does not apply to policies cancelled by TWIA. If a policy cancellation is initiated by TWIA, the premium refund will be pro-rata.
- Does not change the way a policy cancellation is submitted. Policy cancellations should be requested in the TWIA Agent Portal.

PLEASE READ YOUR POLICY

This notice is not a substitute for actual policy language and is only meant to remind the policyholder of the policy's cancellation provisions. Read the policy's cancellation provisions and/or contact your agent for guidance before deciding to cancel coverage.

Texas Windstorm Insurance Association

5700 South MoPac Expressway, Building E, Suite 530, Austin, Texas 78749 • P.O. Box 99090, Austin, Texas 78709-9090
512-899-4900 / Fax 512-899-4950



X AB Initials

FLOOD

I N S U R A N C E

Company:	Wright National Flood Insurance Company
Policy Term:	Annual Policy Terms
Premium:	\$273,770.00 (Estimated for all Policies) <i>Rates are not guaranteed. They are set by the company and subject to change.</i>

Locations: Please refer to Attached Spreadsheet				
* Total Insured Building Value	Building Deductible	* Total Insured Contents Value	Contents Deductible	Estimated Premium
\$24,076,000	Various	\$8,355,000	Various	\$273,770.00

Covers: Flood...Rising water
 Actual Cash Value Basis
 Deductibles Apply Separately to building & its contents
A separate policy is required for each building or structure

Important Limitations & Exclusions:

Coverage for building and personal property below the lowest elevated floor of an elevated structure is *limited* for structures built or substantially improved after December 31, 1974 (Post-Firm).

*Coverage for Business Interruption is not provided by the National Flood Insurance Program (NFIP).

*Separate policies are required for each Building and Structure.

Included Federal Policy Service Fee is Not Refundable.

30 Day Waiting Period (from date of application & payment to company) for policy to become effective if flood insurance is not required by Mortgage Company

* Notice regarding values: We are pleased to assist you with your own final determination of the values you decide to insure. Please refer to the policy for specific terms, conditions, limitations, and exclusions.

Texas Windstorm Insurance Association (TWIA) / National Flood Insurance Program (NFIP) - State & Federal programs with uniform rates. Differences in premiums from different agents indicate a difference in coverage and/or rating information. Contact us for an explanation.



I N S U R A N C E

FLOOD

X  Initials

Schedule of Values

Facility Name	Address	City	Flood Bldg Limit	Flood Contents Limit	24-25 Flood Premium Actual/Est
Bacliff Warehouse	823 Grand	Bacliff	\$300,000	\$50,000	\$2,367
Bayshore Courthouse Annex	4500 10th St	Bacliff	\$500,000	\$50,000	\$3,169
Bayside Regional Park	4833 10th St.	Bacliff	\$0	\$0	\$0
Faggard Comm Ctr	1750 State Hwy 87	Crystal Beach	\$372,000	\$7,000	\$7,868
Crystal Beach Fire Station	930 Noble Carl Dr	Crystal Beach	\$500,000	\$0	\$2,399
Eddie Barr Annex-Jail/JP	946 Noble Carl Dr	Crystal Beach	\$500,000	\$171,000	\$3,538
New Road and Bridge Facility	920 Noble Carl Dr	Crystal Beach	\$500,000	\$0	\$2,399
Fuel Station - Canopy and Pumps	920 Noble Carl Dr	Crystal Beach	\$0	\$0	\$0
New Road & Bridge Storage Barn	924 Noble Carl Dr	Crystal Beach	\$247,000	\$0	\$1,626
Dickinson Sr. Citizens Ctr	2714 Hwy 3	Dickinson	\$450,000	\$50,000	\$3,861
Rd/Bridge Off/Repair	5115 Hwy 3 aka 5103 Hwy 3	Dickinson	\$500,000	\$100,000	\$4,499
Rd/Bridge - Warehouse	5115 Hwy 3	Dickinson	\$500,000	\$0	\$5,583
Rd/Bridge - Shop	5115 Hwy 3	Dickinson	\$500,000	\$0	\$5,583
Rd/Bridge - Admin	5115 Hwy 3	Dickinson	\$500,000	\$0	\$5,583
Mosquito Control storage	5115 Hwy 3 aka 36010 Hwy 3	Dickinson	\$350,000	\$50,000	\$3,609
South Jail Annex Parking Garage	1915 Ball aka 713 19th	Galveston	\$500,000	\$0	\$8,287
Records Storage/Old Jail	711-715 19th Street	Galveston	\$500,000	\$500,000	\$11,958
Popovich Bldg	1922-28 Sealy	Galveston	\$500,000	\$135,000	\$16,214
Records Bldg	2011 Sealy	Galveston	\$500,000	\$33,000	\$4,709
Mosquito Control Hangar	2715 Comanche	Galveston	\$313,000	\$70,000	\$9,749
San Luis Toll Booth	35930 Hwy 3005	Galveston	Not Eligible	Not Eligible	\$0
Justice Ctr Skills Building	5700 Avenue H (Rear)	Galveston	\$500,000	\$500,000	\$9,652
Justice Ctr EMS/Fire Dept	5728 Avenue H	Galveston	\$500,000	\$105,000	\$3,102
Justice Ctr Jail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	\$500,000	\$500,000	\$2,571
Justice Ctr Jail Bldg/Law Enforcmt	5700 Ave H aka 601-701 54th	Galveston	\$500,000	\$500,000	\$3,435
Justice Ctr Central Plant	5800 Avenue H	Galveston	\$500,000	\$500,000	\$2,572
Justice Ctr Courts Bldg	600 59th Street	Galveston	\$500,000	\$500,000	\$2,466
Old Main Courthouse	702-24 Moody	Galveston	\$500,000	\$500,000	\$11,444
Old Courthouse Annex	708-16 Moody	Galveston	\$500,000	\$332,000	\$17,052
Central Mechanical Bldg	722 Moody aka 1917 Winnie	Galveston	Not chosen	Not chosen	\$0
Llewellen-Shop&Offices	818 Moody	Galveston	\$500,000	\$100,000	\$13,932
High Island Gym/Shelter	2116 6th St.	High Island	Not chosen	Not chosen	\$0
Jack Brook Park Rodeo Arena	5700 FM 2004	Hitchcock	Not chosen	Not chosen	\$0
JP Offices/Constable Off	203 Vauthier	La Marque	\$400,000	\$100,000	\$2,926
Wayne Johnson Comm Ctr-Carbide	4102 FM 519	La Marque	\$500,000	\$113,000	\$2,353
Carbide Park Service Ctr	4102 FM 519	La Marque	\$250,000	\$50,000	\$3,189
Tx Agrilife Ext Bldg	4102 FM 519	La Marque	\$500,000	\$217,000	\$4,177
Pioneer House	4102 FM 519	La Marque	\$88,000	\$10,000	\$3,062
Jack Brooks Baseball Complex	5700A FM 2004	La Marque	\$330,000	\$53,000	\$1,741
Pump Station	1100 Levee Road	La Marque	\$500,000	\$500,000	\$6,206
Medical Examiner	1205 Oak St	La Marque	\$500,000	\$0	\$2,903
League City Annex	174 Calder Rd aka 1110 Calder	League City	\$500,000	\$250,000	\$2,455
Walter Hall Service Ctr	807 Hwy 3 N	League City	\$250,000	\$75,000	\$1,282
Walter Hall Community Center	807 Hwy 3 N	League City	\$500,000	\$50,000	\$4,141
Emergency Mgmt Bldg	1353 FM 646	League City	\$500,000	\$400,000	\$5,097
Communication Tower	1353 FM 646	League City	Not Eligible	Not Eligible	\$0
County Judge/Dir Economic Dev	131 Pecan Dr	League City	\$250,000	\$50,000	\$2,178
Bayshore Park Restroom	2700 E Bayshore Dr	San Leon	Not chosen	Not chosen	\$0



FLOOD

X Initials

I N S U R A N C E

Schedule of Values - Continued

Facility Name	Address	City	Flood Bldg Limit	Flood Contents Limit	24-25 Flood Premium Actual/Est
West County Annex	11730 Hwy 6	Santa Fe	\$500,000	\$100,000	\$4,499
Runge Park Livestock Pavillion	4605 Peck St	Santa Fe	Not Eligible	Not Eligible	\$0
Runge Park Community Ctr	4605 Peck St	Santa Fe	\$300,000	\$50,000	\$1,136
West Cty Svc Ctr	5101 Ave H	Santa Fe	Not chosen	Not chosen	\$0
Jail/JP Offices	2516 Texas Ave aka 2514 Texas	Texas City	\$500,000	\$200,000	\$4,320
Equip Repair Bldg	2601 Loop 197 S	Texas City	\$350,000	\$50,000	\$3,528
Pump Station	2601 Loop 197 S	Texas City	\$500,000	\$500,000	\$6,387
Old Animal Shelter	3412 Loop 197 N	Texas City	\$500,000	\$20,000	\$1,675
New Animal Resource Ctr	3412 Loop 197N aka 25th Ave N	Texas City	\$500,000	\$50,000	\$1,790
New Animal Resource Kennel A	3412 Loop 197N aka 25th Ave N	Texas City	\$413,000	\$7,000	\$1,470
New Animal Resource Kennel B	3412 Loop 197N aka 25th Ave N	Texas City	\$413,000	\$7,000	\$1,470
Juvenile Det Ctr	5500-6101 Attwater	Texas City	\$500,000	\$250,000	\$5,478
Tide Gate Mech Bldg	8701 Skyline Dr	Texas City	\$500,000	\$0	\$16,095
Tide Gate Control Bldg	8701 Skyline Dr	Texas City	\$500,000	\$0	\$9,172
MidCounty Annex	9850 Emmett F Lowry aka 9300	Texas City	\$500,000	\$500,000	\$2,967
County Clerk	10000 Emmett F Lowry Expy	Texas City	\$500,000	\$0	\$2,846
Totals			\$24,076,000	\$8,355,000	\$273,770



INSURANCE

DISCLAIMERS

Notice regarding Values: *The replacement cost determined by this form is an estimate based on average construction costs adjusted for regional differences. Actual replacement cost will be determined at the time of loss and may be impacted by the cost of materials, supplies, labor, ordinances or laws, inflation or other factors. This estimate is not a guarantee of replacement cost. For a more accurate estimate of replacement, contact an architect or contractor.*

Notice regarding Higher Liability Limits: *Your exposure to a liability loss may exceed your limits and even those quoted here. Higher liability limits may be available. Please let us know if you would like additional information or a quote.*

Texas Windstorm Insurance Association (TWIA) / National Flood Insurance Program (NFIP) - State & Federal programs with uniform rates. Differences in premiums from different agents indicate a difference in coverage and/or rating information. Contact us for an explanation.

TWIA:

Building & contents deductibles apply separately per occurrence.

*** ICC: Increased Cost of Construction** – *When covered structure is wind/hail damaged and when required by enforcement of any ordinance & laws, pays increased costs incurred to:*

- *Demolish, rebuild or repair wind/hail damaged part of structure to current building codes;*
- *Demolish and rebuild undamaged part of covered structure if required due to wind/hail damage of structure;*
- *Remove or replace portion of undamaged part of structure necessary to repair or replace damaged part.*
- *Increased Cost of Construction to meet current windstorm building codes needed to maintain wind insurance through TWIA.*

* There is no automatic coverage for detached buildings or structures located wholly or partially over water. If coverage is desired for these structures, they must be specifically insured by being listed on the policy with a premium charged.

*Wind-Driven Rain Coverage is not available with TWIA for Commercial Properties.

Minimum Retained Premium applies: For policies effective 9/1/23 and after, when a policy is cancelled by the policyholder, TWIA retains the entire annual premium, unless the policy was cancelled for one of the following reasons: purchase of similar coverage in the private market, death of the policyholder, total loss of the property, or sale of the insured property.

NFIP:

Flood deductibles (building/contents) apply separately.

Flood Insurance policies do not provide coverage for Additional Living Expenses.

30-day waiting period (from date of application and payment to company) if Flood insurance not required by Mortgage Company.



I N S U R A N C E

DISCLAIMERS

Our Agency may provide certain services that you request or that are necessary to place or maintain your insurance. Sections 550.001, 4005.003 and 4005.004 of the Texas Insurance Code authorize us to charge a fee for services if we obtain your written consent prior to providing the service or incurring the expense. The fee may be charged in addition to any commission we may receive from the insurance company providing the insurance coverage. This amount will be included in the total premium quoted for this policy.

This is neither a contract nor part of any contract. It is meant as a summary description providing a broad overview of the policy form(s). Coverage under any policy is subject to the specific terms, conditions and exclusions applicable to that policy. You should carefully read all applicable policy forms, endorsements and declarations pages to completely understand the coverage available under any insurance policy.



PREMIUM COMPARISON

Rates are not guaranteed. They are set by the company and subject to change.

Coverage	Proposed Annual Premium	Expiring Premium
Property	\$638,634.59	\$635,620.05
Windstorm & Hail	\$1,665,672.00	\$1,665,672.00
Flood	\$273,770.00	\$250,370.00
TOTAL ESTIMATED ANNUAL PREMIUM	\$2,578,076.59	\$2,551,662.05

**Premiums quotes shown are based on information provided by you or by others on your behalf. Any changes to exposures, limits or coverages may result in a change in rates.*

This presentation does not constitute coverage. You must sign and return all required documentation along with payment for the premium amount due before a request for coverage can be made to the Insurance Company.



I N S U R A N C E

INVOICE

All premiums payable on or before effective date of policy.

ACCOUNT NO. DATE
00000928 / October 2, 2024

County Of Galveston & Galv Cty Comm Court
722 Moody, 3rd Floor
Galveston, TX 77550

FOR: _____

\$ _____
PAYMENT ENCLOSED

PROPOSED EFFECTIVE DATE	PROPOSED EXPIRATION DATE	QUOTE / POLICY #	DESCRIPTION	AMOUNT
11/1/2024	11/1/2025	Renewal of ERP9873454-02	Commercial Property Renewal	\$638,634.59
11/1/2024	11/1/2025	TWCB0000863633	Wind & Hail Renewal	\$1,665,672.00
Various	Various	Various	Estimated Flood Renewal	\$273,770.00
<p>PLEASE MAKE CHECK PAYABLE TO GIA Thank you!</p> <p>PAYMENT DUE BY Friday, October 25th, 2024 TO AVOID A LAPSE IN COVERAGE.</p>				
<p><i>Payment and signed documents must be returned to GIA before a request for coverage can be made to the Insurance Company</i></p>				
TOTAL ESTIMATED AMOUNT DUE				\$2,578,076.59

Thank you for your payment. We greatly appreciate your business!

6025 Heards Lane, Galveston TX 77551 • P O Box 16767, Galveston TX 77552
409-740-1251 • FAX 409-740-0513
www.gia-tx.com

Commercial • Personal • Employee Benefits



I N S U R A N C E

CARRIER RATINGS

A.M. BEST FINANCIAL STRENGTH RATING

Best's Rating consists of Rating Classification and Financial Size Category. The Rating Classification assesses a Company's overall performance and ability to meet its respective policyholder and other contractual obligations. The Rating Classifications are shown below:

<i>Rating Classification</i>	<i>Ability</i>	<i>"Not Assigned" Classification</i>	<i>Explanations</i>
A++, A+	Superior	NA – 1	Special Data Filing
A, A-	Excellent	NA – 2	Less than Minimum Size
B++, B+	Very Good	NA – 3	Insufficient Operating Experience
B, B-	Adequate	NA – 4	Rating Procedure Inapplicable
C++, C+	Fair	NA – 5	Significant Change
C, C-	Marginal	NA – 6	Reinsurance by Unrated Reinsurer
D	Very Vulnerable	NA – 8	Incomplete Financial Information
E	State Supervision	NA – 9	Company Request
F	In Liquidation	NA - 11	Rating Suspended

The Financial Size Category of Best's Rating examines the Company's financial strength. The financial Size Category accounts for the Company's equity, or Policyholder Surplus available to meet policy holder obligations. The categories are as follows:

<i>Class</i>	<i>Range in 000's</i>	<i>Class</i>	<i>Range in 000'S</i>
I	Up to 1,000	IX	250,000 to 500,000
II	1,000 to 2,000	X	500,000 to 750,000
III	2,000 to 5,000	XI	750,000 to 1,000,000
IV	5,000 to 10,000	XII	1,000,000 to 1,250,000
V	10,000 to 25,000	XIII	1,250,000 to 1,500,000
VI	25,000 to 50,000	XIV	1,500,000 to 2,000,000
VII	50,000 to 100,000	XV	2,000,000+
VIII	100,000 to 250,000		



INSURANCE

COINSURANCE

WHAT DOES CO-INSURANCE MEAN?

A policy may contain a co-insurance provision requiring that the limits of insurance be a minimum percentage (usually 80%) of the insurable value of your property. If the limits of your policy are less than what is required by this provision, then any claim payment made to you may be reduced by the same percentage as the deficiency.

EXAMPLE

Property Value	=	\$ 100,000
Insurance Required	=	\$ 80,000
Insurance Carried	=	\$ 60,000
Amount of Loss	=	\$ 10,000

Since the amount of insurance carried is 25% less than the amount required (\$80,000 as shown above), then any loss paid to you by the insurance carrier would be reduced by 25%. Below is an example of how the amount paid would be calculated.

CO-INSURANCE CALCULATION

$$\frac{\text{Insurance Carried } (\$60,000)}{\text{Insurance Required } (\$80,000)} = .750 \text{ (percentage of the loss to be paid)}$$

Amount of Loss = (\$10,000) X .750 (the percentage paid) = \$7,500.

Based on the above example, you would be paid **\$7,500 minus any deductible** that applies.

*****Notify your agent immediately when you have a substantial increase in the value of your building or contents in order to avoid any possible co-insurance penalties.***



INSURANCE

ABOUT US

GIA is the oldest Independent Insurance Agency in Galveston County, servicing Texas since 1892.

As an Independent Insurance Agency, GIA represents a multitude of insurance companies and brokers. We shop the market in order to offer you the best combination of coverage with premium savings in mind.

GIA's Home Office is on Galveston Island and the Agency has survived every hurricane by providing reliable, professional service before and after each storm.

Currently, GIA has offices in Galveston and Friendswood.

We are a proud partner of the Insurors Group, ranking 9th in the US in privately held Independent Property and Casualty agencies.

GIA is a Full-Service Independent Insurance Agency with the following departments:

Commercial Lines

- Property
- General Liability
- Windstorm
- Flood
- Worker's Compensation
- Business Auto
- Excess Liability
- Data Breach
- Bonding
- Directors & Officers Liability
- Professional Liability
- Cyber Liability / Data Breach

Personal Lines

- High Value Homeowner Program
- Homeowners
- Windstorm
- Flood
- Auto
- Umbrella Liability
- Boats/Yachts
- Valuable Property
- Identity Theft

Benefits

- Individual/Family
- Large Group
- Small Group
- Employer Sponsored Health Plans
- Dental
- Vision



To our Valued Clients:

Hurricane Season begins June 1 and ends November 30. Although we are never ready to experience a major storm, we must all be prepared. Please review your insurance policies and contact us if you have any questions or need to make any changes. We ask that you do this as soon as possible. When there is a named storm within specified coordinates, insurance companies will not write new nor increase current property coverage in certain areas.

Hurricanes Ike and Harvey taught us many lessons. Most importantly that both windstorm and flood insurance are needed by everyone in our area and all residents and business owners should have a current inventory of their contents.

As your insurance agent, we are committed to being here for you after a storm, any storm. GIA has developed a full Catastrophe plan that begins with evacuation for our employees so that once the storm has passed, regardless of the conditions, we will be available to handle claims as well as normal account activities.

Based upon our Hurricane Ike evacuation experience, we will close early to help our employees avoid major traffic congestion. However, we will not close until we can no longer bind new insurance coverage or make changes due to the proximity of the hurricane.

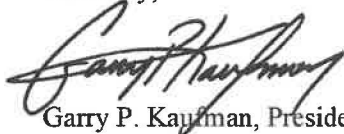
After the storm, depending on the damage, we will be taking claims from our Galveston and/or Friendswood offices. Regardless of our location, we can be contacted on our regular phone numbers. Just as during Hurricanes Ike and Harvey, we will be available for our clients to contact us before, during & after the storm. These procedures will apply to non-hurricane related catastrophes that affect our office and island as well.

For all property claims, especially after a significant hurricane hits our area, please take the following steps:

- Contact us direct to report your claim
- Make temporary repairs only and keep all receipts
- Take pictures of the damage
- Make sure you leave us your cell phone number if you leave a message
- You must obtain a WPI-8 form from your contractor for all structural repairs to Coastal properties

We are proud to be your insurance agent and we know that the time you will count on us the most will be when you have a claim. At GIA, we have worked hard to be here for you, *Before and After* the storm!

Sincerely,



Garry P. Kaufman, President

6025 Heard's Lane, Galveston TX 77551 • P O Box 16767, Galveston TX 77552
409-740-1251 • FAX 409-740-0513
www.gia-tx.com

Commercial • Personal • Employee Benefits

TWIA IMPORTANT NOTICE

County Of Galveston & Galv Cty Comm Court

X 14 Initials

Policies effective 9/1/23 and after: When a policy is cancelled by the policyholder, TWIA retains the entire annual premium, unless the policy was cancelled for one of the following reasons:

- The purchase of similar coverage in the private market
- The death of the policyholder
- The total loss of the property
- The sale of the insured property

The coverage will end at the date of cancellation even when a policy cancelled by a policyholder does not allow a refund.

This change to premium refunds on policies cancelled by the policyholder:

- Requires the policyholder to provide proof of the cancellation reason in order to get a refund.
- Does not apply to policies cancelled by TWIA. If a policy cancellation is initiated by TWIA, the premium refund will be pro-rata.
- Does not change the way a policy cancellation is submitted. Policy cancellations should be requested in the TWIA Agent Portal.

PLEASE READ YOUR POLICY

This notice is not a substitute for actual policy language and is only meant to remind the policyholder of the policy's cancellation provisions. Read the policy's cancellation provisions and/or contact your agent for guidance before deciding to cancel coverage.

COMMERCIAL LINES COVERAGE CHECKLIST

Named Insured: County Of Galveston & Galv Cty Comm Court Date Sent: October 2, 2024

Applicant's Signature: X October 14, 2024 Date Signed: *[Signature]*

Mark Henry, County Judge

= Coverages Proposed

- | | |
|--|---|
| <input checked="" type="checkbox"/> Commercial Property | <input type="checkbox"/> General Liability |
| <input type="checkbox"/> Business Income / Business Interruption / Extra Expense | <input type="checkbox"/> Umbrella |
| <input checked="" type="checkbox"/> Primary Windstorm | Other Liability: |
| <input type="checkbox"/> Excess Windstorm | <input type="checkbox"/> Employee Benefits Liability |
| <input checked="" type="checkbox"/> Primary Flood | <input type="checkbox"/> Employment Related Practices |
| <input type="checkbox"/> Excess Flood | <input type="checkbox"/> Directors & Officers |
| <input type="checkbox"/> Inland Marine: | <input type="checkbox"/> Professional Liability |
| <input type="checkbox"/> Builder's Risk | <input type="checkbox"/> Liquor Liability |
| <input type="checkbox"/> Mobile Equipment (x-wind / x-flood) | <input type="checkbox"/> Cyber Liability |
| <input type="checkbox"/> Fine Arts | <input type="checkbox"/> Social Engineering |
| Other: | <input type="checkbox"/> Crime |
| <input type="checkbox"/> | <input type="checkbox"/> Commercial Auto |
| <input type="checkbox"/> | <input type="checkbox"/> Worker's Compensation |
| <input type="checkbox"/> | <input type="checkbox"/> Hired & Non-owned Auto |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

GIA also offers:

- | | |
|--|--|
| <ul style="list-style-type: none"> • Homeowners (Owner or Tenant) • Condominium Owners • Dwelling Fire Policy • Primary Windstorm • Excess Windstorm • Primary Flood • Excess Flood | <ul style="list-style-type: none"> • Scheduled Personal Property • Builder's Risk • Personal Auto • Personal Liability • Umbrella • Watercraft |
| <p>Employee Benefits:</p> <ul style="list-style-type: none"> • Life • Health | <ul style="list-style-type: none"> • Dental • Disability |

IMPORTANT: This checklist is provided to inform that other coverages are available. This form is not a part of the policy and is not to be substituted for the policy. In the event of any discrepancy between the policy and this form, the policy takes precedence. This form does *not* list all coverages that are available but is provided as a courtesy so that you may reflect on the coverages accepted and advise our agency if you wish to inquire about other coverages you may find of interest.

DECLINATION OF COVERAGE

I have reviewed the Commercial Lines Coverage Checklist as presented. I understand the various coverage options that have been proposed and recommended.

I have declined to purchase the following recommended coverages at this time.

I understand that it is my responsibility to contact GIA should I be interested in this coverage in the future.

- Property limits above \$50,000,000, up to total property value of \$451,868,478
- Business Income / Extra Expense / Business Interruption
- Data Breach / Cyber Liability Coverage
- Employment Practices Liability Coverage
- Excess Liability Coverage / Umbrella Coverage
- Workers' Compensation Coverage
- Business Automobile Coverage / Hired & Non Owned Coverage
- Professional Liability Coverage / Errors & Omissions Coverage
- Inland Marine Coverage
- General Liability Coverage
- Employee Benefits Liability

X


Insured:
County Of Galveston & Galv Cty Comm Court

October 14, 2024

Date

Mark Henry, County Judge

Printed Name

Applicant's Business Name: County Of Galveston & Galv Cty Comm Court

Applicant's Initials

X HA

CLIENT AUTHORIZATION TO SECURE COVERAGE AND NON-BINDING COVERAGE DISCLAIMER

Applicant has requested GIA to secure insurance on their behalf as proposed and/or quoted with changes (if any) noted on the "Declination of coverage" page located in this business insurance proposal.

This agreement will confirm that applicant understands and agrees that no insurance policy or coverage shall be effective until an insurance company, in response to the agency's request, issues the policy, binder, endorsement or certificate. Applicant understands and agrees that no action or statement by the agent in accepting this application or attempting to secure the insurance or coverage desired by the applicant shall be construed as binding coverage, or as a promise, or representation, as to when such coverage will, or may, be issued or become effective. This agreement will also apply to any insurance, coverage or endorsements required by applicant to be attached to any policy or certificate of insurance as a result of this application.

Any proposal or quotes offered to the applicant by the agency provide only a summary of the insurance or coverage proposed, the actual policies and other evidences of insurance, as issued by the company are the sole source for coverage, conditions, limitations and exclusions. Applicant confirms that the values, schedules, and other data contained on the agency's applications, proposals and quotes have been supplied by the applicant, and/or records he supplied. Applicant acknowledges that they are solely responsible to maintain these records accurately, and agrees and understands that the policies contained in these proposals and quotes may be subject to final audit adjustment. Applicant understands that the final audited policy premium could be subject to change based on the final audit of exposures (such as payrolls, sales, receipts, etc.). Further, the applicant understands and agrees their authorization to secure coverage may result in a partially or fully earned premium, not subject to adjustment or refund even if coverage is canceled. The undersigned applicant has read and agrees to the provisions of this agreement.

Applicant's Initials

X ME

SURPLUS LINES WAIVER AGREEMENT

The applicant acknowledges that GIA has fully explained the risks of placing coverage with a surplus lines company and understands that this coverage is not subject to the protection and benefits of the Texas Guaranty Fund. Applicant expressly waives any and all rights against the agency or its personnel if the Surplus Lines Carrier fails to honor any claims or return of premiums. In consideration for the agency's assistance in placing such coverage, the applicant agrees to hold the agency, its owners, agents, employees, etc., harmless for any direct or indirect damages arising out of the failure of the surplus lines company to fulfill any of its obligations at any time and in any manner. The undersigned applicant has read and agrees to the provisions of this agreement.

Applicant's Initials

X

INDEMNITY AGREEMENT

For the value received, the undersigned, (whether one or more) jointly, severally and unconditionally guarantee the full and punctual payment when due, of all indebtedness now and hereafter owing by the above mentioned (hereinafter called "debtor", whether one or more) to GIA domiciled in Galveston, Texas and its corporate successors, to the extent the premiums for insurance policies purchased, and for premiums developed by audits, endorsements and other policy transactions for the above debtor plus any attorney's fees and court costs for which debtor may become liable. This is a continuing guaranty payable at the office of GIA in Galveston, Galveston County, Texas, and shall not be wholly or partially satisfied by undersigns payment of any amount hereunder but shall continue in full force and effect against each undersigned for the full amounts due until signer has actually delivered to an officer of GIA at its office, a written request for cancellation of policies of insurance or termination of services, whereupon signer's liability to indebtedness subsequently incurred shall terminate, but signer shall remain liable to the full extent above specified with respect to all indebtedness theretofore incurred. Until revoked in the manner specified, this guaranty shall bind the undersigned, signers, partners, corporate entity or entities, and their heirs, successors, executors and administrators as to the indebtedness incurred both before and after signers death, or the death or termination of any other persons or entity listed above, and shall inure to the benefit of GIA, its successors and, where it assigns any of the indebtedness, then so far as the assigned portion thereof is concerned, its assigns.

EXECUTED ON (DATE): 10/17/2024

Mark Henry
PRINTED NAME

X [Signature]
SIGNATURE OF APPLICANT