

Policy Number:
17 0037798897 0 00

Policy Period:
4/24/25 - 4/24/26

Effective Date:
4/24/25

YOUR COVERAGES: Your Businessowners Policy is made of Policy Level, Location Level, and Building Level coverages. Coverage is provided only where limits and/or premiums are indicated.

COVERAGE	LIMITS	PREMIUM
General Business Liability		\$87
General Aggregate Limit	\$2,000,000	
Products-Completed Operations Aggregate Limit	\$2,000,000	
Personal And Advertising Injury Limit	INCLUDED	
Each Occurrence Limit	\$1,000,000	
Medical Expenses Limit	\$5,000	

POLICY LEVEL COVERAGES

COVERAGE	LIMITS	PREMIUM
Additional Insured Policy		\$200
Forgery or Alteration	\$2,500	
Hired Auto Liability	\$1,000,000	\$40
Non-Owned Auto Liability	\$1,000,000	\$77

LOCATION LEVEL COVERAGES

PREM. NO.	COVERAGE	LIMITS	PREMIUM
1	Bankers Property Enhancement		\$220

BUILDING LEVEL COVERAGES

PREM. BLDG. NO.	NO.	COVERAGE	LIMITS	PREMIUM
1	1	Business Income/Extra Expense		\$706
1	1	Business Income (BI) Monthly	Limit of Indemnity* 1/12 of BI Limit	
1	1	Building	\$0	
1	1	Business Personal Property	\$35,000	\$302

*This is not additional insurance but rather applies to the distribution of the listed Business/Income Extra Expense limit shown above for Business Income. It does not apply to Extra Expense.

ADDITIONAL BASE COVERAGES

COVERAGE	LIMITS
Debris Removal	\$10,000
Pollutant Clean Up and Removal	\$10,000
Personal Effects	\$2,500
Silica Exclusion	
Supplementary Payments	
Terrorism Coverage	





BANKERS INSURANCE COMPANY
5000 00000 MBOP NRES BOP MIGRATION

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DESIGNATED PERSON OR ORGANIZATION

<u>Name:</u>	<u>Address:</u>	<u>Waiver:</u>
CITY OF SLIDELL	PO BOX 828 SLIDELL, LA 70459-0828	No
RCG-SLIDELL LLC	PO BOX 53483 ATLANTA, GA 30355-1483	No
SCHOOL BOARD ST TAMMANY PARISH	321 N THEARD ST COVINGTON, LA 70433-2835	No



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LOCATION INFORMATION

PREM. NO.	Address:
1	554 OLD SPANISH TRL SLIDELL, LA 70458-4004

BUILDING INFORMATION

PREM. NO.	BLDG. NO.	Address:	Description of Operations:	Inflation Guard:
1	1	554 OLD SPANISH TRL SLIDELL, LA 70458-4004	OFFICE FOR ARCHITECT ENGI	NA

BUILDING CLASS CODES

PREM. NO.	BLDG. NO.	Class Code:	Class Description:	Class Type:
1	1	65121N	Office - Not Otherwise Classified	Primary Rate Class

BUILDING DETAIL

PREM. NO.	BLDG. NO.	Applicant Interest:	Year Of Construction:	Roof Year:	Sprinklered:	Square Footage:	Annual Revenue:
1	1	Tenant	1975	2005	No	3,600	\$600,000

PROTECTION SAFEGUARDS

PREM. NO.	BLDG. NO.	Code:	Alarm Description:
1	1	LA	LOCAL BURGLAR ALARM

POLICY DEDUCTIBLES

PREM. NO.	All Other Perils Deductible:	Windstorm or Hail Deductible:
1	\$2,500	3%

ADDITIONAL INSURED:

DESIGNATED PERSON OR ORGANIZATION

Name:	Address:	Waiver:
BROADMOOR LLC	2740 N ARNOULT RD METAIRIE, LA 70002-5991	Yes



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NOTICES:

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR BUSINESSOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

CERTAIN COVERAGES WITHIN THIS POLICY MAY CONTAIN PROVISIONS THAT PLACE DEFENSE COSTS WITHIN THE APPLICABLE ANNUAL AGGREGATE COVERAGE LIMITS. READ YOUR POLICY CAREFULLY.

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BUSINESSOWNERS DECLARATIONS PAGE

BANKERS INSURANCE COMPANY

PO Box 33060
St. Petersburg, FL 33733-8060
Phone: 1-800-627-0000
www.bankersinsurance.com

YOUR AGENCY

Phone: (985)892-3101
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

POLICYHOLDER INFORMATION

NC DAMMON ENGINEERING I
554 OLD SPANISH TRL
SLIDELL LA 70458-4054

RECIPIENT INFORMATION

Insured

Form of Business: Organization

In return for the payment of the premium, and subject to all terms of this policy, we agree with you to provide the insurance as stated in this policy including the endorsements as indicated on the Forms and Endorsements section of this document.

YOUR PREMIUM

Property Coverage Premium	\$1,228.00
Liability Coverage Premium	\$404.00

Subtotal: \$1,632.00

Fees:

Inspection Fee	\$55.00
Managing General Agent	\$25.00

Total Fees: \$80.00

TOTAL POLICY PREMIUM: \$1,712.00

Premiums do not include any 3rd party coverages you may have selected. See your invoice for details on the premium(s) for those coverages.

This document forms a part of, completes, and executes the referenced policy. The declarations or information pages, together with the forms and endorsements, if any, issued to form a part thereof, completes the policy. In witness thereof, the Company attests these documents as the entire contract of insurance, and executes same on behalf of the Company.

This policy shall not be valid unless also countersigned by the duly authorized Agent of this Company at the agency herein before mentioned, if required by state law.

CAROL ANN MILLER
Countersigned by Authorized Representative

2/13/25
Date



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Business Owners Policy

2/13/25

Paying for Your New BankersBOP™ Policy

Getting your new policy up and running is easy. Here's how to make your payment and secure your coverage.

Important to Know:

We've based your new BankersBOP™ coverage on information from your previous policy. By paying the premium for your new policy, you are confirming the information in the Declarations is accurate.

Should you accept the terms of this new policy, your premium payment will be due 25 days after your policy has become effective to activate coverage.

Choose Your Payment Method:

1. **By Check** (please put policy number on check)
 - Make Payable and Mail to: Bankers Insurance Company
PO Box 33011
St. Petersburg, FL 33733-8011
2. **By Credit card**
 - **Online:** Visit our consumer portal at www.consumerportal.bankersinsurance.com to pay or set up autopay. **(Note: Autopay settings from the previous policies won't carry over)**
 - **By Phone:** Call us at: 800-627-0000 x 4035
3. **Through Your Agent**

Flexible Payment Plans:

Pay Plan	Minimum Premium	Initial Payment	No. of Installments	Installment %	Installment Due Dates	Installment Fee
Paid in Full	\$500	100%	0	N/a	N/a	\$0.00
2 Payments	\$500	50%	1	50%	Day 180	\$3.00
4 Payments	\$500	25%	3	25%	Day 90, then every 90 days	\$3.00
7 Payments	\$500	20%	6	13 1/3%	Day 30, then every 30 days	\$3.00
10 Payments	\$500	18%	9	9 1/9%	Day 30, then every 30 days	\$3.00

1. Final Balance

The Final Premium balance will be due with the final payment

2. Non-Sufficient Fee

A fee \$15.00 will be charged for any form of payment returned unpaid by the bank:

3. Installment Fee

A service charge applies to each subsequent installment payment after the down payment.

4. Late Fee

A late fee of \$10.00 will be assessed with each installment that is received more than 7 days past the due date.



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HOW TO MAKE CHANGES TO MY NEW BankersBOP™ POLICY

Should you want to add, remove, or modify any editable coverage or limit on your new BankersBOP™ policy, your agent will need to submit a request to our Customer Service/Underwriting Team. Upon receipt of this request, our Customer Service/Underwriting Team will update your new policy premium.

Please email your change request to BOPconversion@BankersInsurance.com.

Should you have questions please contact customer service at 800-627-0000 x 4035.



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2/13/25

**BUSINESSOWNERS
NOTICE OF COVERAGE CHANGES
PACKAGE ENDORSEMENT COMPARISON**



Package Coverages	Legacy BOP	BankersBOP
Accounts Receivable	\$25,000	additional \$15,000 per location
Arson Reward	\$5,000	Not Available in Package
Business Income from Dependent Property	Not Available in Package	additional \$15,000 per location
Covered Property BPP	includes material and equipment within 1,000 feet of described premises	Not Available in Package
Covered Property Building	includes material and equipment within 1,000 feet of described premises	Not Available in Package
Debris removal	\$10,000	Not Available in Package
Depositors Forgery	\$5,000	Not Available in Package
Electronic Data	Not Available in Package	\$20,000
Electronic Media & Records	\$10,000	Not Available in Package
Employee Dishonesty	\$10,000	\$10,000
Fine Arts	\$10,000	Not Available in Package
Fire Department Service Charge	\$10,000	\$10,000
Fire Extinguisher Systems Recharge	Included	\$10,000
Glass	\$10,000	Not Available in Package
Identity Fraud	Not Available in Package	\$10,000
Incidental Appurtenant Buildings and Structures	Not Available in Package	\$50,000
Interruption of Computer Operations	Not Available in Package	additional \$15,000 per location
Lock and Key Replacement	Not Available in Package	\$5,000
Money and Securities	\$10,000 on premises, \$2,500 off premises	\$5,000 on premises, \$2,000 off premises
Money Orders and "Counterfeit Money"	\$1,000	\$5,000



17 0037798897 0 00 Coverages	Legacy BOP	2/13/25 BankersBOP
Personal Effects	Not Included	\$2,500; \$1,000 per employee ³
Personal Property Off-Premises (Including Transit)	\$1,000	\$10,000 ³
Professional Liability	Limits on Dec Page	Limits on Dec Page
Reward Coverage	Not Included	Optional w/ Package Only ⁵
Sales Representatives Samples	Not Included	Optional w/ Package Only ⁵
Seasonal Increase	25%	25%
Spoilage	Limits on Dec Page	Limits on Dec Page
Unauthorized Business Card Use	Not Included	Optional w/ Package Only ⁵
Uninsured Motorist	Limits on Dec Page	Limits on Dec Page
Utility Services -Direct Damage	Limits on Dec Page	Limits on Dec Page
Valuable Papers And Records On/Off Premises	Limits on Dec Page	Limits on Dec Page
Water Backup and Sump Overflow	Limits on Dec Page	Limits on Dec Page

Reduction in coverage. Higher limits not available.¹

Reduction in coverage. Higher limits available.²

Increased coverage³

Higher/Lower limits available⁴

Reduction in Coverage. Optional with Bankers Property Enhancement Package
Endorsement Only⁵

This notice does not reference every editorial change made in your policy. No coverage is provided by this summary of changes to your policy, nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your declaration page for complete information on the coverages you are provided.

If there is any conflict between the policy and this summary,

THE PROVISIONS OF THE POLICY SHALL PREVAIL.



Coverages 17 0037798897 0 00	Legacy BOP	BankersBOP 2/13/25
Deductibles	Selection on Dec Page	Selection on Dec Page. 10% Hurricane deductible not available, 10% selection moves to 5%
Dock and Swimming Pool	Limits on Dec Page	Not Available ¹
Electronic Data (property)	Not Included	\$10,000 ³
Employee Dishonesty	Limits on Dec Page	Limits on Dec Page, defaulting to 5 employees
Equipment Breakdown (Mutual Boiler Re - EQMB)	Not Available	Optional
Fine Arts	Limits on Dec Page	Limits on Dec Page
Fire Department Service Charge	Limits on Dec Page	Limits on Dec Page
Fire Extinguisher Systems Recharge Expense	Not Available	\$5,000 ³
Fire Legal Liability - Damage to Premises Rented to You	Included	Included
Forgery Or Alteration	Not Available	\$2,500 ³
Hired & Non Owned Auto	Limits on Dec Page	Limits on Dec Page
Identity Fraud Expense Coverage	Not Available	Optional w/ Package Only ⁵
Increased Cost of Construction	Not Available	\$10,000 ³
Interruption Of Computer Operations	Not Available	\$10,000 ³
Lock and Key Replacement	Not Available	Optional w/ Package Only ⁵
Ltd For "Fungi", Wet Rot, Dry Rot And Bacteria	Not Available	\$15,000 ³
Mechanical Breakdown	Limits on Dec Page	Limits on Dec Page
Mini Computer	Limits on Dec Page	Not Available ¹
Money And Securities On/Off Premises	Limits on Dec Page	Limits on Dec Page ⁴
Money Orders And "Counterfeit Money"	Not Included	\$1,000 ³
Newly Acquired Or Constructed Property - BPP	\$10K per premises	\$100K Per building
Newly Acquired Or Constructed Property - Building	Not Included	\$250,000 ³
Ordinance or Law	Limits on Dec Page	Limits on Dec Page
Outdoor Property - (Hurricane, Wind & Hail)	Optional	Optional w/ Package Only ⁵
Outdoor Property (Fire, Lightning, Explosion, Riot, Aircraft)	\$1,000 with a \$250 max per tree/shrub/plant base - Limits on Dec Page	\$2,500 with a 1,000 max per tree/shrub/plant - Limits on Dec Page, Max of \$10K
Outdoor Signs (Attached/Detached)	Limits on Dec Page	Limits on Dec Page, Max of \$10K



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Business Owners Policy

2/13/25

**BUSINESSOWNERS
NOTICE OF COVERAGE CHANGES**

Coverages	Legacy BOP	BankersBOP
Accounts Receivable On/Off Premises	Limits on Dec Page	\$10,000 / \$5,000 base, Limits on Dec Page ³
Additional Insured	Limits on Dec Page	Mapped with Exceptions (Named insured AI converts to Controlling Interest)
Building	Limits on Dec Page	Limits on Dec Page
Burglary & Robbery Extension	Limits on Dec Page	Not Available ¹
Business General Liability (Bodily Injury & Property Damage)	Limits on Dec Page	Limits on Dec Page, Maximum of 2M/4M
Business Income - Civil Authority	Not Included	72 hour wait period; 4 weeks ³
Business Income - Extended period of Indemnity	No Extension	60 Days ³
Business Income - Ordinary Payroll	no limitation, falls within 12 months ALS	60 Days ¹
Business Income Extra Expense Limit - Owner Occupied and Lessors Only	12 month ALS	Stated Limit as % of Building Coverage
Business Income Extra Expense Payout	6 months	6 months Owners Occupied & Lessors, 12 months Tenant
Business Income Extra Expense-Tenant Only	12 month ALS	Stated Limit of \$120,000
Business Income - Annual Sales	Limits on Dec Page	Limits on Dec Page, Defaulted to \$600K if no data entered
Business Income from Dependent Property	Not Included	\$5,000 ³
Business Personal Property	Limits on Dec Page	Limits on Dec Page
Condo Loss Assessment	Limits on Dec Page	Limits on Dec Page
Condo Misc. Real Property	Limits on Dec Page	Limits on Dec Page
Debris Removal	25%; Max of \$5K	25%; Max of \$5K without covered property damage. Max of \$25K with covered property damage ³



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Agent (985)892-3101
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

NC DAMMON ENGINEERING I
554 OLD SPANISH TRL
SLIDELL LA 70458-4054

BUSINESSOWNERS NOTICE OF PROGRAM CHANGE

Dear Valued Customer,

We're excited to share some great news with you! Back in September 2023, we launched our BankersBOP™ Non-Residential program in Louisiana. This program was designed as our commitment to providing you, our customer, with the best possible insurance solutions.

Your expiring policy is being converted to the BankersBOP™ Non-Residential program. This package provides the details of your new policy. You will be receiving a Non-renewal notice for your expiring policy in the coming days.

Expiring Policy Number: 17 0004917800 9 13

New Policy Number: 17 0037798897 0 00

Transitioning for the Better

We're transitioning from our Legacy programs to BankersBOP™ to bring you:

- Enhanced Efficiency: Streamlined services for a smoother experience.
- Clearer Coverage: Upgraded policies that are easier to understand and use.
- Personalized Protection: Options to fine-tune your coverage, ensuring its just right for you.

What's Next?

In the pages to follow, you'll find:

- Managing Payments: Easy instructions on how to pay your policy premium.
- Coverage Changes: A summary of how your coverage could improve.
- Adjusting Your Policy: Step-by-step guides to tailor your coverage and exclusions.
- Other Valuable Information

Please Note: This summary highlights key changes; it may not cover every minor adjustment. For full details, review your policy and declaration page. If any discrepancies arise between the policy and this summary, your policy's provisions will prevail.

Questions? Your agent is ready to help. Reach out for any clarification or questions regarding your policy.

Warm regards,

The BankersBOP™ Team



ROBERT L AUBERT COMPANY INC
AUBERT INSURANCE AGENCY
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