

Policy Number:
17 0037798897 0 00

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

Effective Date:
4/24/25

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

INC DAMMON ENGINEERING
554 OLD SPANISH TRL
SLIDELL LA 70458-4004

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	\$654.00
Subtotal:	\$1,882.00

Fees:

Inspection Fee	\$55.00
Managing General Agent	\$25.00
Total Fees:	\$80.00

TOTAL POLICY PREMIUM: \$1,962.00

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

Total Changed Fees	\$.00
Total Changed Premium	\$249.00

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

5/09/25

Date



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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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LOCATION INFORMATION

PREM.

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

BUILDING INFORMATION

PREM. BLDG.

NO.	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. BLDG. Class

NO.	NO.	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. BLDG.

NO.	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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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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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
Uninsured Motorist Bodily Inj	\$1,000,000	\$250

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	Accounts Receivable On Prem	\$10,000	
1	1	Bus Income From Dependent Prop	\$5,000	
1	1	Business Income/Extra Expense 12 Months	\$120,000	\$706
1	1	Business Income (BI) Monthly Limit of Indemnity* 1/12 of BI Limit		
1	1	Building Replacement Cost	\$0	
1	1	Business Personal Property	\$35,000	\$302
1	1	Brd Cvg for Dmg to Prem Rented	\$50,000	
1	1	Valuable Papers On Premises	\$10,000	

*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



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ADDITIONAL BASE COVERAGES

COVERAGES

LIMITS

Silica Exclusion
Supplementary Payments
Terrorism Coverage



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BANKERS PROPERTY ENHANCEMENT

COVERAGES FROM PACKAGE

LIMITS

COVERAGES FROM PACKAGE	LIMITS
Incidental Appurtenant Bldgs	\$0
Accounts Receivable-Aggregate	\$15,000
Business Income Dep Prop Aggr	\$15,000
Employee Dishonesty	\$10,000
Electronic Data	\$20,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Sys Recharge	\$10,000
Identity Fraud Expense	\$10,000
Interruption of Computer Operat	\$25,000
Lock and Key Replacement	\$5,000
Money Orders/Counterfeit Money	\$5,000
Money & Sec Off Prem Incl-Agg	\$2,000
Money & Sec On Prem Incl-Agg	\$5,000
Newly Acquired or Constr Bldg	\$500,000
Newly Acquired Personal Prop	\$200,000
Outdoor Property Increased Cov	\$10,000
Patterns, Dies, Molds & Forms	\$5,000
Personal Effects-Aggregate	\$2,500
Personal Property Off-premises	\$25,000
Outdoor Signs Attached - Aggr	\$10,000
Sales Representative's Samples	\$15,000
Unauthorized Business Card Use	\$5,000
Util Srvcs-Direct Damage Aggr	\$25,000
Valuable Papers On Prem-Aggr	\$15,000
Valuable Papers Off Premises	\$10,000
Water Backup/Sump Pump Ov Agg	\$15,000



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FORMS AND ENDORSEMENTS

POLICY LEVEL ENDORSEMENTS

MBOP99 AAE 0521	Absolute Asbestos Exclusion
MBOP99 ABE 0521	Assault Battery Exclusion
MBOP99 AC 0521	Assignment Condition
BBOP99 800 0223	Biometric Identifiers Exclusion
BP 14 86 0713	Communicable Disease Exclusion
MBOP99 CDEP 0122	Communicable Disease Exclusion(Property)
BP 04 17 0110	Employee Relations Excl
MBOP 17 HNOA 0822	Hired Auto and Non-Owned Auto Liability
BP 00 03 0713	Businessowners Coverage Form
BP 04 12 0417	Limit of Coverage to Premises
BP 04 39 0702	Abuse or Molestation Exclusion
BP 04 48 0713	AI - Designated Person or Organization
BP 04 71 0702	Exclusion - Volunteer Workers
BP 04 92 0702	Total Pollution Exclusion
BP 04 97 0106	Waiver of Transfer of Rights of Recovery
BP 05 15 1220	Dis Purs to Terror Risk Ins
BP 05 17 0106	Silica or Silica Dust Excl
BP 05 23 0115	Cap on Loss from Cert Acts of Terrorism
MBOP17 LAC 0822	Louisiana Changes Endorsement
BBOP17.721 0822	LA - Uninsured Motorist Cov Bodily Injur
MBOP99 LCE 0521	Lead Contamination Exclusion
BXXX99.206 1207	Privacy Statement
MBOP99 VBE 0421	Virus or Bacteria Excl Liab
BP 15 60 0221	Cyber incident Exclusion
BP 15 91 1223	EXCLUSION-PFAS
BP 18 03 1223	Cyber incident Liability Exclusion

LOCATION LEVEL ENDORSEMENTS

PREM.

1	MBOP99 BPEE 0822	Bankers Property Enhancement
1	BP 04 53 0713	Water Back-Up/Sump Pump Overfl
1	BP 04 56 0713	Utility Services Direct Damage
1	MBOP17 LWHD 0123	LA Windstorm or Hail Deductible
1	MBOP99 APS 0521	Incidental App Buildings
1	MBOP99 IDF 0521	Identity Fraud Expense
1	MBOP99 LKR 0521	Lock and Key Replacement
1	MBOP99 UBC 0521	Unauthorized Business Card Use
1	MBOP99 ODP 0822	Outdoor Property Increased Cov

BUILDING LEVEL ENDORSEMENTS

PREM. BLDG.

1	1	MBOP17 BIET 0822	Business Income and EE Tenant
1	1	MBOP99 BRPS 0521	Burg Rob Protective Safeguards





17 0037798897 0 00
5000 00000 MBOP NRES

5/09/25

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOUISIANA UNINSURED MOTORISTS COVERAGE BODILY INJURY

This endorsement modifies insurance provided for an "non-owned auto" or "hired auto" covered by this endorsement that is licensed, principally garaged and operated in, Louisiana, under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM HIRED AUTO AND NON-OWNED AUTO LIABILITY FORM

With respect to coverage provided under this endorsement, the provisions of the Coverage Forms above apply unless modified by this endorsement.

This endorsement changes the policy effective on the inception date of the policy or if shown, the endorsement effective date indicated below:

Schedule

Named Insured:			Endorsement Effective Date:		
Bodily Injury Limit:	\$	each person	\$	each accident	Premium: \$

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** Coverage is provided under this endorsement only when a specific premium charge is shown in the Declarations or in the Schedule above and that premium has been paid.
- "We" will pay damages which an "insured person" is legally entitled to recover as compensation from the owner or operator of an "uninsured motor vehicle". The damages must result from "bodily injury" to an "insured person" and be caused by a motor vehicle accident in which a "non-owned auto" or "hired auto" is being used in the course and scope of the Named Insured's business operations. The liability for an "insured person's" "bodily injury" must arise out of the ownership, maintenance or use of the "uninsured motor vehicle" as designed.
 - With respect to an "uninsured motor vehicle", if this endorsement provides coverage in a limit that is in excess of the limits required by law where the "non-owned auto" or "hired auto" is principally garaged, "we" will pay, only after all other liability bonds or policies have been exhausted by payments of judgments or settlements.

- Any judgment for damages covered under this endorsement that arises out of suit brought without our written consent is not binding on "us".
- Damages do not include punitive or exemplary damages.

B. Additional Definitions

As used in this endorsement, following words whether used in the singular or plural form mean:

- "Family member" means a person that is related to "you" by blood, marriage or adoption and who resides in the same household as the Named Insured. This includes a ward or foster child.
- "Insured person(s)" means:
 - If the Named Insured is an individual the following are "insured persons":
 - The Named Insured and their "family members" while "occupying" a "hired auto" or "non-owned auto";



- ii. Any person “occupying” a “hired auto” or “non-owned auto” covered by Liability Insurance to which this endorsement is attached:
 - a) That is licensed or principally garaged in Louisiana; and
 - b) With the express or implied permission of the Named Insured.
 - iii. Any person, not described in a. i. or a. ii. above, who is entitled to recover damages due to “bodily injury” that is sustained by an “insured person” in a. i. or a. ii.
- b. If the Named Insured is a partnership, limited liability company, corporation or any other form of organization, then the following are “insured persons”:
- i. Any person while using a covered “hired auto” at “your” request to perform work within the course and scope of “your” business.
 - ii. For a covered “non-owned auto”:
 - a) Any partner, “executive officer” or “employee” of “your” business; or
 - b) Any person, with “your” express or implied permission, while performing work for “you” within the course and scope of “your” business;
 while using a covered “non-owned auto” licensed or principally garaged in Louisiana.
 Provision **b. i.** and **b. ii.** apply only to those business operations for which the Liability Insurance was issued.
 - iii. Any person, not described in **b. i.** or **b. ii.** above, who is entitled to recover damages due to “bodily injury” that is sustained by an “insured person” in **b. i.** or **b. ii.**
- An “insured person” does not include the following:
- a. The spouse, child, parent, sibling of an “employee” for “bodily injury” sustained by that “employee”, in the course and scope of work, while “occupying” a covered “hired auto” or “non-owned auto”, or for any obligation to share damages with or re-pay someone else who must pay damages due to the “bodily injury”;
 - b. Any person while in the course and scope of work in the business of his or her employer:
 - i. For “bodily injury” to a co-“employee” arising in the course of employment, and the spouse, child, parent or siblings of the co-“employee” as a consequence of that “bodily injury”; or
 - ii. For any obligation to share damages with or repay someone else who must pay damages because of “bodily injury” to a co-“employee”.
 - c. The owner of a covered “non-owned auto” or an agent or “employee” of the owner;
 - d. Any person while employed in or engaged in duties in connection with an “auto business”, unless it is the business “we” insure;
 - e. The lessee (of whom “you” are a sub-lessee) of a “hired auto” of an agent or “employee” of such lessee; or
 - f. Any person or organization for the conduct of any concurrent or past partnership or joint venture that is not shown as a Named Insured in the Declarations.
3. “Occupying” means in, upon, getting into, on, out of or off.
4. “Uninsured motor vehicle” means a land motor vehicle or “trailer”:
- a. For which there is no liability bonds or policy in effect at the time of the “accident”;
 - b. For which no liability bonds or policy at the time of the “accident” provides at least the minimum amounts required by the applicable law in the state of Louisiana;
 - c. To which a liability bond or policy affording coverage for “bodily injury” applies at the time of the “accident”, but the amount of coverage for “bodily injury” under that policy or bond is not enough to pay the full amount of damages the “insured person” is entitled to recover as damages;
 - d. For which an insuring or bonding company denies coverage or is or becomes insolvent;
 - e. For which the operator or owner is uninsured or cannot be identified that:
 - i. Hits an “insured person” or the covered “non-owned auto” or “hired auto” the “insured person” is “occupying”; or
 - ii. Does not make any physical contact with an “insured person” or the covered “non-owned auto” or “hired auto” the “insured person” is “occupying”, but causes an “accident” that results in “bodily injury” to the “insured person”.
 However, when there is no physical contact, the “insured person” has the burden to prove, by an independent and disinterest witness, that the “accident” and “bodily injury” was the fault of the other driver.

An "uninsured motor vehicle" does not include any vehicle that is:

- a. owned or operated by a governmental agency or unit; or
- b. designed for use mainly off public roads, while not on public roads.

C. Exclusions

Coverage provided under this endorsement does not apply to:

1. The direct or indirect benefit of any insurer or self-insurer under any worker's compensation, or benefits or similar law.
2. "Bodily injury" sustained by an "insured person" while "occupying" or when struck by a vehicle owned by "insured person", which is not a covered "hired auto" or covered "non-owned auto".
3. "Bodily injury" sustained by an "insured person" while "occupying" or when struck by any vehicle furnished and available for regular use by that "insured person" which is not covered "hired auto" or covered "non-owned auto".
4. "Bodily injury" sustained by an "insured person" while "occupying" or when struck by any vehicle owned by or furnished and available for regular use by a member of that "insured person's" household, which is not a covered "hired auto" or covered "non-owned auto".
5. Use of any vehicle without the express or implied consent of the owner or a reasonable belief that the person is entitled to do so.
6. "Bodily" that directly or indirectly arises out of:
 - a. War, whether or not declared;
 - b. Civil or nuclear war;
 - c. Any warlike act by a military force or agency, or any act to hinder or defend against actual or expected attack by a government, sovereign or other authority using the military, other personnel or other agents;
 - d. Insurrection, rebellion, riot, revolution, usurpation of power or any action by a governmental authority to hinder or defend against there; or
 - e. Any consequence that arises out of any of the above.

D. Limits Of Insurance

The Limits of Insurance applicable to this Endorsement are as follows:

1. No matter how many "hired autos" or "non-owned autos" or "insured persons" covered by this endorsement, or how many premiums paid, claims made or vehicles that are involved in a loss or

"accident", the most "we" will pay for all damages due to "bodily injury" caused in any one "accident" is the limit of Uninsured Motorist Coverage shown on the Declarations or in the Schedule above.

2. No one is entitled to receive duplicate payment for the same elements of loss or damage under this endorsement and any Liability Coverage form or Medical Expense Coverage Form that applies to the policy of insurance to which this endorsement is attached.
3. No one is entitled to receive and "we" will not any duplicate payment under this endorsement for any element of loss or damage that has been paid or is payable by or on behalf of the person(s) legally responsible.

E. Changes in Conditions

The Conditions in the Business Owners Common Policy Conditions Form are amended as follows:

1. **Other Insurance** is amended to add:
 4. If an Uninsured Motorist Coverage Form is attached to this Policy, and there is any other similar coverage applicable to a loss or "accident" for a covered "hired auto" or covered "non-owned auto", coverage will be applied as follows:
 - a. Excess to any other similar coverage applicable, whether or not available to an "insured person", when:
 - i. the "insured person is "occupying" a vehicle they own; and
 - ii. the vehicle the "insured person" is "occupying" is described in or covered by an automobile policy or motor vehicle policy.
 - b. If the endorsement and any other applicable coverage both provide coverage on a primary or excess basis, "we" will pay "our" share of the loss. "Our" share is the proportion that "our" limit of liability bears to the total of all other applicable limits.
 - c. If there is no other similar coverage applicable to the loss or "accident" or such coverage or insurance is exhausted, coverage will be provided under the endorsement.

Coverage provided by the endorsement may not be added together, stacked with any other similar coverage or multiplied by the number of vehicles covered by the endorsement.



In no event will more than one uninsured motorist coverage limit be available as excess insurance or coverage.

Coverage may not exceed the highest limit shown for uninsured motorist available either on the endorsement or any other coverage form, policy or bond.

2. **Duties In the Event of Occurrence, Offense, Claim Or Suit** in the BP 00 03 01 06, **Duties In the Event of Occurrence, Claim Or Suit** in the BP 00 06 06 89, and **Duties in the Event of Loss Or Damage** in the BP 00 01 06 89 and BP 00 02 06 89 is amended to add the following:

When the Policy is amended by endorsement to add Uninsured Motorist coverage, these duties will apply:

- i. Permit "us" to take recorded statements and/or submit to statements under oath outside of the presence of any other "insured person" involved in the "accident" or loss, at "our" request at any reasonable time and place. The "insured person" must sign transcripts of examinations under oath. "We" will pay the costs associated with such requests.
- ii. An "insured person" or the "insured person's" legal representative must:
 - a) promptly notify the police in the event of a hit-and run "accident", but no later than 72 hours after, unless it is not possible to do so.
 - b) Permit "us" to inspect damages sustained to the vehicle(s) involved in the "accident" or loss prior to disposal or repairs being made.
 - c) Produce representatives, "employees", "family members" and other persons to the extent that it is in the power of the "insured person" to do so.
 - d) Notify "us" 30 days prior to any settlement for "bodily injury" with the uninsured or underinsured person(s), the legal representative of the uninsured or underinsured person(s) or the insurer of the uninsured or underinsured person(s) legally responsible for the "accident" and allow "us" to make advance payment under the Policy.
- iii. Attend any hearing, trial, deposition or preparation for trial as required.
- iv. A person seeking coverage for damages due to "bodily injury", must submit to examination by physicians of "our" choice as often as "we" may reasonably require.

F. Transfer Of Rights Of Recovery Against Others To Us in the BP 00 03 01 06 and in the Business Owners Common Policy Conditions Form is amended to add the following:

3. When "we" make a payment due to an "accident" or loss under this endorsement to an "insured person", all rights the "insured person" has to recover damages against the uninsured or underinsured person(s) legally responsible for the "bodily injury" is transferred to "us". The "insured person" must:
 - a. do nothing after the loss or "accident" to impair "our" rights;
 - b. take any and all necessary steps to effectively transfer those rights to "us"; and
 - c. at "our" request, bring suit or help "us" to enforce those rights.

In the event the "insured person" has already recovered from the person(s) legally responsible for the "bodily injury", the "insured person" must hold the proceeds in trust for "us" and pay "us" back to the extent of any payment(s) "we" have made.

If we make any payment under this policy and the person to or for whom payment is made has a right to recover damages from another, we shall be subrogated to that right. However, our right to recover is subordinate to the insured's right to be fully compensated.

G. Arbitration

This provision only applies when the Uninsured/Underinsured Motorist Bodily Injury Coverage is included in this policy.

Arbitration

- a. If "we" and an "insured person" do not agree:
 - i. that the "insured person" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle"; or
 - ii. on the amount of damages, the "insured person" is entitled to recover for "bodily injury";



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then the dispute may be arbitrated, if the parties mutually agree to arbitrate. If "we" and the "insured person" both agree, each will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that the selection be made by a court with proper jurisdiction.

Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

- b. The arbitrators will not have authority to make decisions with respect to coverage under the endorsement about:

- i. the amount of coverage available; or
 - ii. the applicability of coverage.
- c. Unless the "insured person" and "we" agree otherwise, arbitration will take place in the parish in which the "insured person" lives.
- d. Local rules of law as to arbitration procedures and evidence will apply.
- e. The decision of the arbitrators will not be binding on either party.

All other terms, conditions and provisions of the Policy apply and remain unchanged.

