

17 0004917800 9 09

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INSURED PROPERTY IS LOCATED AT:

554 OLD SPANISH TRL
SLIDELL LA 70458-4054

PO BOX 33011
ST PETERSBURG, FL 33733-8011
|||

**BUSINESSOWNERS
LIABILITY AND PROPERTY COVERAGES
AUTOMATICALLY INCLUDED IN YOUR POLICY**

Below is a list of additional coverages and coverage extensions that are automatically included in your policy. Increased limits are available for some coverages (at a premium charge) and if purchased, those coverages and their total limits would be reflected on the declarations page of your policy.

Subject to coverage limitations described in associated forms attached to the policy declarations.

Preservation of Property	10 Days
Reward Coverage	\$5,000
Signs - Attached	\$5,000
Supplementary Payments	Includes cost of bail bonds, attorney fees, loss of earnings up to \$100 a day.
Valuable Papers and Records	\$10,000 at premises/\$2,500 off premises
Wind and Hail-Added as Covered Causes of Loss for <u>Outdoor Property</u>	Included



17 0004917800 9 09
5000 00000 BBOP MAIN
Business Owners Policy

3/05/20

**BUSINESSOWNERS
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Subject to coverage limitations described in associated forms attached to the policy declarations.

Coverage Feature	Limits
Accounts Receivable	\$25,000 at premises/\$2,500 off premises
Automatic Increase In Insurance-Building	At renewal the limit of Insurance will automatically increase by 4%
Business Income and Extra Expense - Buildings	5% for Condominium Associations and 25% for all other classes.
Business Income and Extra Expense - Tenant Occupied Only	12 Months Actual Loss Sustained
Business Personal Property	Within 1000 ft of Premises
Business Personal Property- Seasonal Increase	The policy limit on business personal property will also automatically increase by 25% to provide for seasonal variations.
Tenant Fire Legal	\$50,000
Debris Removal	25% of the loss up to a maximum of \$10,000
Electronic Media and Records	\$10,000
Employee Dishonesty	\$10,000 per occurrence
Fine Arts	\$10,000, with \$500 per item limit (without appraisal)
Fire Department Service Charge	\$10,000
Fire Extinguisher System Recharge	Included
Forgery and Alteration	\$5,000 per occurrence
Fungi and Bacteria Coverage-Property	\$15,000
Glass Expense	\$10,000
Medical Payments	\$5,000
Money and Securities. Does not apply to Standard Form unless optional coverage Burglary and Robbery has been added.	\$10,000 Inside / \$2,500 Outside
Money Orders and Counterfeit Paper	\$1,000
Newly Acquired Property Coverage Extension	BPP at \$250,000. Coverage period – 180 days
On Premises Swimming Pool	\$20,000
Outdoor Property-Named perils only: Fire, Lightning, Riot and Civil Commotion, Explosion, and Aircraft.	\$10,000, but not more than: \$2,500 for fences or walls \$500 for any one tree, shrub or plant \$1,000 for antenna and satellites \$5,000 for signs (unattached)
Personal Property Off Premises (Including Transit)	\$25,000
Pollutant Clean Up and Removal	\$10,000



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BANKERS INSURANCE COMPANY
PO BOX 33060
ST. PETERSBURG, FL 33733-8060
800-627-0000

BBOP99.001 0916 0411 12148200001858
4852008
3/05/20

5000 00000 BBOP MAIN RENEWAL QUOTE

**BUSINESSOWNERS POLICY
SUMMARY OF ENDORSEMENTS**

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Date of Issue
3/05/20

Policy Number
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INSURANCE GROUP

BANKERS INSURANCE COMPANY
PO BOX 33060
ST. PETERSBURG, FL 33733-8060
800-627-0000

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4852008
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Table with 2 columns: Policy Number, 17 0004917800 9 09

BUSINESSOWNERS POLICY
LIABILITY DECLARATIONS

SECTION II - LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

Table with 2 columns: COVERAGE, LIMIT OF INSURANCE. Rows include General Liability, General Aggregate Limit, Products-Completed Operations Aggregate Limit, Personal And Advertising Injury Limit, Each Occurrence Limit, Medical Expenses Limit.

POLICY LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS

Table with 2 columns: COVERAGE, LIMIT OF INSURANCE. Rows include Hired Automobile, Non Owned Auto Liability, Uninsured Motorist Bodily Inj.

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM.

Table with 2 columns: NO., COVERAGE, LIMIT OF INSURANCE. Row includes NONE.

BUILDING LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM. BLDG.

Table with 2 columns: NO., COVERAGE, LIMIT OF INSURANCE. Row includes NONE.



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 Date of Issue
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**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

ADDITIONAL COVERAGE/COVERAGE EXTENSIONS/OPTIONAL COVERAGES

POLICY LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS

COVERAGE	LIMIT OF INSURANCE
*** NONE ***	

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS
 PREM.

NO.	COVERAGE	LIMIT OF INSURANCE
***	NONE	***

BUILDING LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS
 PREM. BLDG.

NO.	NO.	COVERAGE	DESCRIPTION	LIMIT OF INSURANCE
1	1	Business Personal Property		\$35,000



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 Date of Issue
 3/05/20

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**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

SECTION I - PROPERTY

Coverage Provided - Insurance at the described premises applies only for coverage for which a limit of insurance and/or premium is shown.

DESCRIPTION OF BUSINESS

PREM. NO.	BLDG. NO.	CLASS CODE	CLASS DESCRIPTION	DESCRIPTION OF BUSINESS
1	1	65121	Offices - NOC	OFFICE FOR ARCHITECT ENGI NEER

DESCRIPTION OF LOCATION

PREM. NO.	BLDG. NO.	ADDRESS	OCCUPANCY	VALUATION	AUTOMATIC INCREASE
1		554 OLD SPANISH TRL SLIDELL, LA 70458-4054			
1	1	554 OLD SPANISH TRL SLIDELL, LA 70458-4054	Tenant	RC	NA

DEDUCTIBLES (APPLY PER LOCATION, PER OCCURRENCE)

PREM. NO.	ALL OTHER PERILS DEDUCTIBLE	WINDSTORM OR HAIL DEDUCTIBLE
1	\$2,500	3%

PROPERTY COVERAGE-LIMITS OF INSURANCE

PREM. NO.	BLDG. NO.	COVERAGE	LIMIT OF INSURANCE
1	1	Business Income and Extra Expense	Actual Loss Sustained 12 Month
1	1	Business Personal Property	\$35,000



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**BUSINESSOWNERS POLICY
 COMMON POLICY DECLARATIONS**

Page 1 of 5
 Date of Issue
 3/05/20

Policy Number
17 0004917800 9 09

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 4/24/20 To: 4/24/21 12:01 Standard Time	12 mos	4/24/11 12:01 AM	00-0083722	(985)892-3101

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

DAMMON ENGINEERING INC
 554 OLD SPANISH TRL
 SLIDELL LA 70458-4054

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.

Policy Limits (Coverage provided only where limits are indicated)

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM IS SUBJECT TO ADJUSTMENT.

COVERAGE SECTIONS

BUSINESSOWNERS PROPERTY COVERAGES	\$519.00
BUSINESSOWNERS LIABILITY COVERAGES	\$181.00
TERRORISM PREMIUM	\$.00
ANNUAL PREMIUM SUBTOTAL	\$700.00

INSPECTION FEE \$55.00

2005 LA FAIR PLAN EMERGENCY ASSESSMENT \$15.00

TOTAL FEES \$70.00

TOTAL ANNUAL PREMIUM \$770.00

* Please see additional insert for Third-Party Coverage/Services

This document forms a part of, completes, and executes the referenced policy. The declarations or information pages, together with the common policy conditions, coverage parts, 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 hereinbefore mentioned, if required by state law.

Deborah S Brcka

3/05/20

Countersigned by Authorized Representative

Date



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BANKERS INSURANCE COMPANY
 PO BOX 33060
 ST. PETERSBURG, FL 33733
 800-627-0000

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 4852008
 3/05/20

Policy Number:
 17 0004917800 9 09
 5000 00000 BBOP MAIN

Agent Number:
 0083722

Name Insured:
 DAMMON ENGINEERING INC

Effective Date:
 4/24/20

Insurance Products

Businessowners Annual Policy Premium	\$700.00
Policy Fees	\$70.00
Annual Premium Total	\$770.00

Optional Third-Party Products & Services

Comprehensive Cyber Liability Coverage	\$89.00
Merchant Chargeback Service	\$20.00
Optional Third-Party Products & Services Total	\$109.00

Total Due: \$879.00

* Optional products and services are not insurance products and are provided by a third party. Bankers Insurance Company/First Community Insurance Company does not provide, and has no liability with respect to, these products and services. You may opt out of the optional products and services within 30 days of the effective date of the policy by contacting our customer service department at 1-800-627-0000 ext. 4035

To learn more about Third-Party Products & Services please go to <https://bigidinfo.com/>

Copy Sent To: Insured, Agent, Addl Insured



Dispute Resolution and Representation

The chargeback specialist consults with the merchant to determine the merits and strength of evidence involved in each case. Together, they assemble the documents considered appropriate for the most effective response.

Internal Analytics and Consulting

Our case-managed system creates a database of the merchant's historical retrieval requests and chargebacks. This data is highly effective when analyzing trends and patterns regarding the business's chargeback efficiency. This is particularly useful for merchants undergoing excessive chargeback monitoring by MasterCard and Visa.

Transaction-based Fraud Resolution

Fraud is inexorably woven into the chargeback dispute process. Chargeback specialists can refer fraud cases to the GIS fraud department for resolution of issues for the benefit of the merchant.

Red Flags Compliance

Chargeback Advocacy helps ensure compliance with the Red Flags Rule by (1) detecting identity theft during the dispute process and (2) providing resolution of fraud issues experienced by innocent third parties involved in the fraudulent transaction.

The added value of having this service far outweighs the cost of \$20.00 per policy.

Detailed information about individual program components as well as the most current information pertaining to **Comprehensive Merchant Chargeback Advocacy Services** is available at our dedicated website, bigidinfo.com/charge.

Please contact customer service at Bankers Insurance Group **1-800-627-0000 extension 4035** to be connected with your personal chargeback specialist.



Policy Number
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AUBERT INSURANCE AGENCY
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COVINGTON LA 70434

DAMMON ENGINEERING INC
554 OLD SPANISH TRL
SLIDELL LA 70458-4054

Introducing New Comprehensive Merchant Chargeback Advocacy Services

THERE IS NOTHING GOOD ABOUT CHARGEBACKS, as any business with a merchant account will tell you.

Chargeback management is a serious issue for many companies, one that saps precious resources from core business activities, yet **40% of small businesses have no effective chargeback solution.** These companies choose to avoid "confrontation," despite knowing many claims are baseless or even fraudulent. Their rationalization seems to be *It's just another cost of doing business.*

Unfortunately, denial and resignation can have serious impact on a small business, and merchant fraud is manifest with profound consequences. Today, identity thieves, criminals perpetrating return fraud, and a nearly riskless crime referred to as "friendly" fraud **cost U.S. businesses over \$100 billion per year!** Ironically, most forms of transaction-based fraud share a common trait - each is triggered with or uncovered by virtue of a chargeback.

Comprehensive Merchant Chargeback Advocacy Services

Bankers Insurance Group now provides its commercial policyholders a Merchant Chargeback Advocacy Service to help lessen the burden of chargeback dispute resolution and related fraud. Case-managed services address fraud-related challenges arising from charge card transaction processing with

- Chargeback dispute advocacy
- Fraud investigation and resolution
- And compliance with Red Flag Rules

The program also includes a robust Chargeback Support Library to provide information for staff training. Staff training is one of the most effective proactive solutions a business can implement and is a recognized best practice to mitigate the impact of chargebacks.

Retrieval Requests

Business-merchants are cautioned by their chargeback specialist to address every retrieval request with meticulous attention. The specialist assists with the process and monitors time limitations to avoid punitive action by the issuing bank against the merchant.



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Enterprise Cyber Liability Program

***3 business days after your Bankers policy is paid please visit:**

<http://www.royalgroupservices.com/ecl/bankersinsurance>

- ✓ Print Certificate of Insurance using your Bankers policy number
- ✓ Complete Terms and Conditions
- ✓ Claim reporting and 24/7 incident response hotline

Sincerely,

Bankers Insurance Group

Opt-Out of \$89.00 Enterprise Cyber Liability Coverage from North American Data Security™

(please return within 30 days of your policies effective date)

<input type="checkbox"/>	I decline to purchase \$89.00 Enterprise Cyber Liability coverage from North American Data Security™
--------------------------	---

<i>Policyholder/Applicants Signature</i>
--

<i>Date</i>

<i>Print Name</i>

Please contact customer service at **Bankers Insurance Group 1-800-627-0000 ext. 4035** to be connected with your personal fraud specialist.



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Enterprise Cyber Liability Program

The program also includes instruction on preserving data security and helps companies to develop internal protocols appropriate for their type of business. Topics covered include who should have access to data, how to appropriately work with data, precautions for transmitting data, appropriate destruction of data, and what constitutes a data breach. The LMS allows for quizzing of employees, tracking of training and quiz results, and periodic refresher sessions.

Personal Information Management Services

In today's technology-driven world, nothing is more important than personal privacy -the safety of your identity. These concerns now envelop multiple facets of our lives, requiring comprehensive identity protection to confront fraud. Bankers Insurance Group offers a robust suite of additional services to complement and enhance traditional fraud resolution services. We are pleased to provide **Personal Information Management Services** to the officers, directors and employees of our commercial policyholders.

Resolution of existing issues, suspicion of fraud, and related problems

Our highly robust services address ongoing or suspected issues and problems associated with personal identity. Clients have unlimited access to a personal fraud specialist to resolve problems of identity theft, including medical identity theft, social media abuses like stalking and bullying, and preparation for settlement of a family estate.

Concierge assistance relating to common personal identity issues

Our Personal Information Management Program includes components which not only help protect identities but also mitigate complicating experiences. These concierges or personally-assisted programs include the replacement of lost or stolen documents, protection from swindlers, preparation for a change of address, and assistance with travel-related identity predicaments.

Specialized measures to defend against identity-related fraud

Certain demographic groups are entitled to specialized proactive protection against identity-related fraud. These groups include deployed military personnel and their family, children under the age of eighteen and those contemplating marriage or divorce. Special attention is also provided to policyholders experiencing a home or automobile break-in or auto theft.

Please contact customer service at **Bankers Insurance Group 1-800-627-0000 ext. 4035** to be connected with your personal fraud specialist.



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Enterprise Cyber Liability Program

- Sub-limits apply:

- ✓ Ransomware - \$10,000
- ✓ Telecommunications Theft - \$10,000
- ✓ Social Engineering Fraud - \$10,000

Comprehensive Data Breach Services

Bankers Insurance Group now provides its commercial policyholders an Incident Response Plan to implement before a breach incident. The program contains an appropriate response and addresses the issues businesses face when confronting an event. The program also includes a robust instructional platform which can be used to train your managers and employees regarding the careful handling of sensitive information, thereby mitigating the risk of a future data breach.

Consulting and preparation of an appropriate breach response

If you suspect a breach, contact Bankers Insurance Group immediately to be connected to our fraud resolution center. A specialist will help assess the nature of the incident and activate a suitable response. Considerations include applicable state laws, the nature of breached information and compliance requirements. Our data breach specialists will assist in the preparation of a compliant notification letter which constitutes your first goodwill action to customers.

Unlimited access to fraud specialists

Notified recipients benefit from unlimited access to a personal fraud specialist who will respond to questions. The specialists will assist placing proactive alerts, enrollment in monitoring services, review of credit reports, and resolving suspected fraud.

Interaction with media, credit bureaus, and law enforcement

Our breach specialists will interact with media and create an action plan to counteract negative public reaction. These experts will also interact with credit bureaus, regulatory bodies and law enforcement as appropriate.

Secure website to augment the notification process

A secure, web-based platform to assist with notification and authentication can be deployed. The website allows customers preferring online interaction to access breach information, enroll for credit products and contact our fraud department.

Proactive training to mitigate the risk of an information security breach

The Bankers Insurance Group Data Breach Program includes education and training concerning appropriate data handling protocols. Delivered via a secure web-based Learning Management System(LMS), this program component provides learning modules that can be accessed by your employees.

Please contact customer service at **Bankers Insurance Group 1-800-627-0000 ext. 4035** to be connected with your personal fraud specialist.



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554 OLD SPANISH TRL
SLIDELL LA 70458-4054

Enterprise Cyber Liability Program

Dear Valued Policyholder,

We are pleased to inform you that the Enterprise Cyber Liability Program is now part of your Comprehensive Commercial Cyber Service and provides \$100,000 of cyber liability insurance through North American Data Security™

In addition to the Commercial Cyber services, the Enterprise Cyber Liability Program protects businesses from the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in your care, custody or control.

The program has been made available through the North American Data Security™ RPG, a risk purchasing group, and backed by an AM Best A+ rated carrier.

COVERAGE DETAILS

- Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including;
 - ✓ Defense & settlement or judgment
 - ✓ Regulatory fines & penalties (including PCI)
 - ✓ Mandatory forensic examination
- PCI re-certification services to re-certify compliance with PCI Security Standards
- Crisis management and fraud prevention expense:
 - ✓ Notification
 - ✓ Credit Monitoring
 - ✓ Public Relations
 - ✓ Call center
 - ✓ Forensics
 - ✓ Associated Legal Expenses

Please contact customer service at **Bankers Insurance Group 1-800-627-0000 ext. 4035** to be connected with your personal fraud specialist.



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