



Bankers Insurance Company
PO Box 33060
St Petersburg, FL 33733-8060
800-627-0000

Date of Notice
3/07/18

Policy Number
17 0004917800 9 07
5000 00000 BBOP MAIN
Business Owners Policy

Page 1 of 2

Agent Code: 0083722
Agent (985)892-3101
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

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

Renewal Notice

Policy Period From: 4/24/18 To: 4/24/19

Dear Insured:

It's TIME TO RENEW your current insurance policy.

To ensure continued coverage with us, you need to make your payment on or before the expiration date of your current policy. For your convenience, you may use our payment plan as shown, or you may pay the entire balance now to avoid service charges. If you owe any premium in the current policy term, payments received for the renewal of your policy may be applied to any outstanding balance.

Payment Options

Billing Type	Total Installments	Down Payment	Installment Amount*
N2	0	810.00	.00
O2	1	460.00	353.00
P2	3	285.00	178.00
T2	6	250.00	96.00
U2	9	236.00	67.00

The second and all subsequent installments shown above include a \$3.00 service charge.

Please RETURN BOTTOM PORTION along with your payment.

Free "Online Bill Pay" now available at www.bankersinsurance.com



Please WRITE POLICY NUMBER ON CHECK
and make payable to: Bankers Insurance Company
Insured: DAMMON ENGINEERING INC
To Be Paid By: Insured

Due Date: 4/24/18
New Balance: \$810.00
Minimum Due: \$236.00
Bill Type Selected:
Amount Enclosed: _____

PO BOX 33011
ST PETERSBURG, FL 33733-8011



05000 00000 BBOP MAIN 170004917800907 00023600 RE 1180524 6



Insured

ROBERT L AUBERT COMPANY INC
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

5000 00000 BBOP MAIN
17 0004917800 9 07

DAMMON ENGINEERING INC
554 OLD SPANISH TRL
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TOD

ROBERT L AUBERT COMPANY INC
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

DAMMON ENGINEERING INC
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10901



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INTRODUCING NEW DATA BREACH AND PERSONAL INFORMATION MANAGEMENT SERVICES

Surveys indicate that 85% of small and medium-sized businesses with a formal data security policy have experienced an information breach. The cost of a data breach includes legal expenses, forensic fees, lost customers, reputation management, and the notification process. Unfortunately, actual costs extend beyond the dollars spent to address the incident: 31% of breach notification recipients terminate their relationship with the organization, 59% of breached companies were embroiled in subsequent litigation, 33% faced potential regulatory fines, and 32% experienced a decline in share value.

Comprehensive Data Breach Services

Bankers Insurance Group now provides its commercial policyholders an Incident Response Plan to implement prior to 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 prudent 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 with 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.

Distribution of monitoring products

Some events require that monitoring products be provided. Several packages for gifting protective reports and monitoring services to the breached constituents are available; all are institutionally priced.

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.





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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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**BUSINESSOWNERS POLICY
 COMMON POLICY DECLARATIONS**

Policy Number
17 0004917800 9 07

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 4/24/18 To: 4/24/19 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	\$531.00
BUSINESSOWNERS LIABILITY COVERAGES	\$209.00
TERRORISM PREMIUM	\$.00
ANNUAL PREMIUM SUBTOTAL	\$740.00
INSPECTION FEE	\$55.00
2005 LA FAIR PLAN EMERGENCY ASSESSMENT	\$15.00
TOTAL FEES	\$70.00
TOTAL ANNUAL PREMIUM	\$810.00

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

3/07/18

Countersigned by Authorized Representative

Date



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**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

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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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 PROPERTY DECLARATIONS**

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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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**BUSINESSOWNERS POLICY
 LIABILITY DECLARATIONS**

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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.

COVERAGE	LIMIT OF INSURANCE
General Liability	
General Aggregate Limit (Other Than Products-Completed Oper	\$2,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal And Advertising Injury Limit	INCLUDED
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$5,000 (Per Person)

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

COVERAGE	LIMIT OF INSURANCE
Hired Automobile	\$1,000,000
Non Owned Auto Liability	\$1,000,000

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	LIMIT OF INSURANCE
***		NONE	***





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**BUSINESSOWNERS POLICY
 SUMMARY OF ENDORSEMENTS**

POLICY LEVEL ENDORSEMENTS

BBOP99.369 0909	Abuse, Battery and Sexual Abuse Excl
BP 04 03 0187	Accounts Receivable
BBOP99.371 0909	Additional Insured - Designate
BP 00 06 0689	Bus Liability
BBOP99.104 0608	BOP Extensions
BBOP17.316 0706	Businessowners Special Property Coverage
BP 00 09 0689	Common Pol Cond
BP 10 04 0498	Exclusion of Computer Related Losses
BBOP99.106 1102	Designated Premises
BP 04 17 0689	Employee Relations Excl
BGL99.300 0395	Excl Abestos
BBOP99.188 0608	Fine Arts Coverage
BBOP17.118 0907	Fungi and Bact Cov Lmt Excl - Louisiana
BP 01 30 0111	LA Changes
BBOP17.340 1209	LA Hired & Non-Owned Auto Liability
BGL99.306 0596	Lead Contamination
BBOP99.345 0808	LA Loss Payment Provision
BXXX99.206 1207	Privacy Statement
BP 00 02 0689	Special Property Cov
BBOP99.303 0306	Spec Limit of Ins
BO 176 0187	Special Quick Ref
BP 04 05 0689	Valuable Papers/Record
BP 05 15 0115	Disclo.Pursuant to Terror Risk Ins. Act
BP 05 23 0115	Cap On Losses From Cert. Acts of Terror

LOCATION LEVEL ENDORSEMENTS

PREM.

1	BBOP99.370 0909	Windstorm or Hail Percentage Deductibles
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BUILDING LEVEL ENDORSEMENTS

PREM. BLDG.

1	1	BBOP99.304 0197	Burglary/Robbery Prot Syst
1	1	BBOP99.430 0113	Waiver of Transfer of Rights of Recovery





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**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.

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.
Damage to Premises Rented To You	\$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 Renewal	\$10,000

