

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

5000 00000 BBOP MAIN
17 0004917800 9 08

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

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Policy Number
17 0004917800 9 08
5000 00000 BBOP MAIN
Business Owners Policy

Date
3/07/19

Agent (985)892-3101
AUBERT INSURANCE AGENCY
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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.



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.

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 concierge 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.

The added value of having this service far outweighs the cost of \$20 per policy. Detailed information about individual program components as well as the most current information pertaining to **DATA BREACH AND PERSONAL INFORMATION MANAGEMENT SERVICES** is available at our dedicated website, www.bigidinfo.com. Please contact customer service at Bankers Insurance Group 1-800-627-0000 extension 4035 to be connected with your personal fraud specialist.



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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.



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.

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Important Notice of Form(s) Changes

This notice is being sent to you as you are a valued Policyholder. We recently made changes to form(s) used in the Commercial program offered in the State, which will apply to your renewal policy with us. We have revised form(s), which will replace the coverage form(s) currently in use for your Policy, and added new forms. The change(s) were made to align coverage with what is required for your State and to also make the coverage we provide more competitive and consistent with what is provided in the marketplace. This notice will provide you with a general description of the most significant changes.

This notice does not grant any nor control the coverage that is provided by your Policy, and it does not change any coverage that is provided. If any coverage description provided in this general notice conflicts with or differs from that of your Policy, or an endorsement, your Policy (or the endorsement) will control. It is important that you read your Policy and all attached endorsements to ensure you are familiar with the terms, conditions and limitations of all changes.

Outline of Changes

The following is a brief and general description of the most significant changes to your Policy Form(s) that may be a part of and comprise your Policy. This is not a comprehensive review of all Policy form(s) or all changes. Please review the revised form(s) and familiarize yourself with them. The most significant changes to Policy Form(s) are as follows:

- **UNINSURED / UNDERINSURED MOTORIST BODILY INJURY COVERAGE FORM, BBOP 01 720 1218**

Louisiana law requires liability insurance policies that cover vehicles to include uninsured/underinsured motorist bodily injury coverage at the same limits as the bodily injury liability coverage in the policy, unless the insured fully completes and signs a form prescribed by the Commissioner of Insurance (Commissioner) rejecting the coverage, selecting lower limits or selecting economic-only coverage.

This is a State mandated **OFFER/REJECTION** form that must be completed for the selection or rejection of Uninsured/Underinsured Motorist Bodily Injury Coverage.

If you have not previously completed and signed this form, you will be required to complete, sign the form and return it to Bankers Insurance Company. **We must receive** the completed form **EITHER: 1.** prior to policy issuance (new policies) or policy renewal; **OR 2.** no later than two weeks after your policy effective date or renewal date. This applies to any current and prospective insured that intends on binding or renewing a policy with Bankers Insurance Company that includes *Hired Automobile Coverage*, *Non Owned Automobile Coverage*, or a combination of both *Hired and Non Owned Automobile Coverage*.

Failure to return a completed and signed Uninsured/Underinsured Motorist Coverage Offer/Rejection form to Bankers Insurance Company will result in the addition of uninsured/underinsured motorist coverage at limits equal to the Policy's liability limit to your policy with the associated premium amount for that coverage being charged.



- **LOUISIANA UNINSURED MOTORISTS COVERAGE BODILY INJURY, BBOP01 721 1218**

This new proprietary form will be issued to all policyholders that have *Hired Automobile Coverage, Non Owned Automobile Coverage*, or a combination of both *Hired and Non Owned Automobile Coverage* and have not **rejected** *uninsured/underinsured motorist coverage*. This change was made in compliance with state law which require an automobile liability insurance policy to include uninsured/underinsured motorist bodily injury coverage, unless the insured properly completes and signs a state approved rejection form rejecting coverage or selecting lower limits.

- **HIRED AUTO AND NON-OWNED AUTO LIABILITY, BBOP17 340 1218**

This proprietary form replaces the **HIRED AUTO AND NON-OWNED AUTO LIABILITY, BP 17.340 1209** form and will be issued on policies that have *Hired Automobile Coverage, Non Owned Automobile Coverage*, or a combination of both *Hired and Non Owned Automobile Coverage*. The form provides clarifications to Coverage and Limits as follows:

1. B.1 Exclusions in the Liability form was clarified and new exclusions added;
2. Paragraph C. Who Is an Insured, was revised to ensure it is clear who is covered; and
3. Adds Limits of Insurance to clearly define the Bodily Injury limits of liability for the coverage.



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**BUSINESSOWNERS POLICY
 COMMON POLICY DECLARATIONS**

Page 1 of 5
 Date of Issue
 3/07/19

Policy Number
17 0004917800 9 08

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 4/24/19 To: 4/24/20 12:01 Standard Time	12 mos	4/24/11 12:01 AM	00-0083722	(985)892-3101

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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	\$411.00
BUSINESSOWNERS LIABILITY COVERAGES	\$220.00
TERRORISM PREMIUM	\$.00
ANNUAL PREMIUM SUBTOTAL	\$631.00
INSPECTION FEE	\$55.00
2005 LA FAIR PLAN EMERGENCY ASSESSMENT	\$12.00
TOTAL FEES	\$67.00
TOTAL ANNUAL PREMIUM	\$698.00

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

Countersigned by Authorized Representative

3/07/19

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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**BUSINESSOWNERS POLICY
 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**

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**

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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.
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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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