

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

Agent

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	\$405.00

Subtotal: \$1,633.00

Fees:

Inspection Fee	\$55.00
Managing General Agent	\$25.00

Total Fees: \$80.00

TOTAL POLICY PREMIUM: \$1,713.00

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

4/23/25

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. 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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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





BANKERS INSURANCE COMPANY
5000 00000 MBOP NRES NEW BUSINESS

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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	Excluded	

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
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-Aggr	\$2,000
Money & Sec On Prem Incl-Aggr	\$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
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

