

Louisiana Citizens Property Insurance Corporation
Dwelling Application

POLICY NO - 1022959
POLICY TYPE - DWG-3 RESIDENCE WIND & HAIL ONLY
EFFECTIVE - 07/15/2022 - 07/15/2023

AGENCY INFORMATION

AGENCY NAME	SOUTHERN AMBIT INSURANCE	ADDRESS	107 S MILITARY RD SUITE 3 SLIDELL, LA 70461	PHONE	(985)643-1158
AGENCY CODE	7512			FAX	(985)643-1636

APPLICANT INFORMATION

APPLICANT NAME	CHARLES DAMMON				
BIRTH DATE	09/03/1962				
MAILING ADDRESS	124 EDEN ISLES BLVD SLIDELL, LA 70458				
HOME PHONE	N/A				
CELL PHONE	(985)640-7891				
WORK PHONE	N/A		Ext:	N/A	
EMAIL	chuckdammon@yahoo.com				
PROPERTY ADDRESS	124 EDEN ISLES BLVD SLIDELL, LA 70458	PARISH	SAINT TAMMANY	TERRITORY	520 - SAINT TAMMANY
YEARS AT ADDRESS	10				

POLICY INTEREST(S) INFORMATION

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
PHH MORTGAGE SERVICES ISAOA	PO BOX 5954 SPRINGFIELD, OH 45501	MORTGAGEE	YES	4010339994

GENERAL INFORMATION - PART 1

Is the risk accessible by boat only?	N
Has coverage been declined by at least one carrier in the voluntary market?	Y
Does any applicant owe any earned premium or other valid charges to LA Citizens ?	N
What is the number of apartments/families?	1
Is both wind <u>and</u> fire coverage being requested?	WIND ONLY
What percentage of the dwelling is occupied?	50-100
Is the dwelling under new construction?	N
Is the dwelling undergoing major renovations or reconstruction?	N
Who is currently occupying the dwelling?	OWNER OCCUPIED
What type of residence is the dwelling?	SINGLE FAMILY DWELLING
Is the dwelling located over or partly over water?	N
Is there any uncorrected fire or building violations?	N
Is there a trampoline located on the premises?	N
Was the property structure originally built for anything other than a private residence that has now been converted ?	N
Is there a swimming pool or pond on the premises?	N
Is the pool surrounded by a six foot or taller privacy fence with a self-locking and closed gate?	N/A
Is there a diving board or slide attached to the pool?	N/A
Are there any dogs located on the premises that meet disqualifying criteria, such as Akita, Chow Chow, Doberman Pinscher, Rottweiler, Staffordshire Terrier, Wolf Hybrids, Pit Bull, Presa Canario, large terrier breeds bred for fighting, any mix of these breeds, trained/used as guard/attack dog, trained/used for military/police dog, any breed historically used for fighting, any dog showing aggressive behavior toward people, any dog ever bitten someone?	N
Does the applicant own livestock?	N
Is the dwelling a seasonal or secondary residence?	N
Does dwelling have a stairway of three or more steps?	N
Are there handrails on all stairways?	N/A
Does dwelling have a porch with a stairway of three or more steps?	N
Are all porches surrounded by a guardrail?	N/A

GENERAL INFORMATION - PART 2

Is the dwelling visible to neighbors?	Y
What type of electric system does the dwelling have in place?	CIRCUIT BREAKERS
Is there a lead paint hazard on the property?	N
Is there a home business?	N
Describe the home business.	N/A
Are there any residence employees?	N
Are there any flood hazards?	N
Has any applicant had a foreclosure, repossession, or bankruptcy within the past five years?	N
Does any applicant own any exotic animals?	N
If yes, describe the exotic animal.	N/A
Have there been any brush or forest fire hazards?	N
How many dogs are kept on the premises?	0
If yes, give breed description.	N/A
Does any applicant have any other insurance with Louisiana Citizens?	N

PROPERTY INFORMATION

e2Value VALUE	\$156,000	NUMBER OF STORIES	1
YEAR BUILT	1990	UNDERGOING RENOVATION?	N
CONSTRUCTION TYPE	MASONRY-VENEER	RENOVATION PAINTING YEAR	2004
HARDIPLANK CERT COMPANY	N/A	RENOVATION WIRE YEAR	2004
ROOFING MATERIAL	ASPHALT SHINGLE	RENOVATION PLUMBING YEAR	2004
FLAT ROOF	N	RENOVATION ELECTRICAL YEAR	2004
TOTAL SQUARE FOOTAGE	1,200	RENOVATION ROOFING YEAR	2004
LOT SIZE	LESS THAN 1 ACRE		
GRADED AREA			
PROTECTION CLASS	0		
FEET TO HYDRANT	1000 FEET OR LESS		
MILES TO FIRE DEPT	7 MILES OR LESS		
EXISTING DAMAGE	N		
EXPLAIN EXISTING DAMAGE:			

COVERAGE INFORMATION

COVERAGE A - DWELLING	\$150,000		
COVERAGE B - OTHER STRUCTURE	N/A		
COVERAGE C - CONTENTS	\$25,000		
VANDALISM	NOT INCLUDED		
ALL PERIL DEDUCTIBLE	\$2,500		
HURRICANE DEDUCTIBLE	2%		
WIND LOSS MITIGATION FACTORS			
ROOF COVERING	N/A		
ROOF DECK ATTACHMENT	N/A		
ROOF WALL CONNECTION	N/A		
WINDOW/OPENING PROT	N/A		
SECONDARY WATER RESIS	N/A		
ROOF SHAPE	N/A		
DOOR STRENGTH	N/A		
PREMIUM FACTORS			
UNSAFE HEATING SURCHARGE	N	PHYSICAL CONDITION SURCHARGE	N
UNSAFE ELECTRICAL SURCHARGE	N	HOUSEKEEPING SURCHARGE	N
CONVERSION SURCHARGE	N	WOOD BURNING STOVE	N
		WOOD BURNING STOVE PROFESSIONALLY INSTALLED	N/A

UNDERWRITING INFORMATION

PRIOR INSURANCE CARRIER	SOUTHERN FIDELITY
FLOOD POLICY	N
FLOOD INSURANCE CARRIER	N/A
REJECTED CARRIER NAME	ALLSTATE

PRIOR LOSS HISTORY

PRIOR LIABILITY CLAIMS	No	CLAIMS WITHIN THE LAST 5 YEARS
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DESCRIBE PRIOR LIABILITY CLAIMS:

Has the insured had any paid losses in the last 5 years? No

How many prior paid losses? 0

DESCRIBE CLAIMS:**ADDITIONAL APPLICATION NOTES****BILLING INFORMATION**

BILLING TO	PHH MORTGAGE SERVICES ISAOA
BILLING ADDRESS	PO BOX 5954
	SPRINGFIELD, OH 45501
	Insured

PREMIUM AND PAYMENT PLAN

TENTATIVE PREMIUM	\$1,547.00
TAX EXEMPT SURCHARGE	\$46.00
2005 LA FAIR EMERGENCY ASSESSMENT	\$37.00
NON REFUNDABLE APPLICATION FEE	\$65.00
TOTAL POLICY PREMIUM	\$1,695.00
DOWN PAYMENT DUE	\$534.75
PAYMENT PLAN	4 PAY PLAN

NOTICE AND CERTIFICATION

Producer's Certificate

I hereby certify that I am licensed in Louisiana to write property insurance. I have explained to the applicant that I am representing them in this transaction and have no authority to bind insurance coverage on behalf of Louisiana Citizens Property Insurance Corporation. I further certify that I have been unable to procure insurance for this applicant through voluntary property insurance market.

In the event a policy is issued then cancelled or changed resulting in a return premium due, I agree to return my proportionate share of the commission on such return premium.

Producer's Signature

Producer's License Number

FAIR CREDIT REPORTING ACT AND COMPREHENSIVE LOSS UNDERWRITING EXCHANGE (CLUE)

Pre-notification

In making this application for insurance it is understood that as part of our underwriting procedure, an investigative consumer report and/or CLUE report may be prepared whereby information is obtained through personal interviews with your neighbors, friends, or others with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics, and mode of living. You have the right to make written request within a reasonable period of time for a

Applicant's Certificate

READ CAREFULLY BEFORE SIGNING

I certify that I have been unable to obtain insurance on the property listed on this application through the voluntary property insurance market, and that this application contains a full and true description of the condition, value, encumbrance, occupancy, and title of the property proposed to be insured. I agree to notify Louisiana Citizens Property Insurance Corporation of any changes therein.

I understand and certify that the producer whose name appears on this application is my representative, not that of Louisiana Citizens Property Insurance Corporation, and that they have no authority to bind insurance coverage on behalf of Louisiana Citizens Property Insurance Corporation, or to amend or alter the terms of any binder or policy which Louisiana Citizens Property Insurance Corporation may issue.


I understand that Louisiana Citizens Property Insurance Corporation will rely upon the truth, correctness, and completeness of this application, the supplement to the application, and all attachments including this certificate, in considering whether to issue a policy of insurance or a binder, and I understand that any binder or policy which Louisiana Citizens Property Insurance Corporation may issue shall have been issued in reliance upon the same. I also understand that:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

I understand that in the event of any willful misrepresentation or concealment of any material fact with the intent to deceive made by me or contained in this application, the supplement to this application, and all attachments including this certificate, any binder or policy issued pursuant thereto by Louisiana Citizens Property Insurance Corporation shall afford me no coverage, and to the extent permitted by law, shall be deemed void or voidable in its entirety.

I understand that I may be able to obtain property insurance coverage in the private insurance market. Information on insurance producers in my area and the insurance companies they represent may be found on the Louisiana Department of Insurance website.

I certify that I have read this application, the supplement to the application, and all attachments including this certificate, and that all information contained therein is true, complete, and correct.


Electronically signed 2022-07-27 19:28:16 UTC-07:00:00
Nintex AssureSign® 927bd1e9-428d-4a16-8e08-aedf013d981e

7/27/2022

Applicant's Signature

Date

Louisiana Citizens Property Insurance Corporation
Dwelling Supplement-Loss Settlement for DWG2 or DWG3

PRODUCER INFORMATION

Agency License #:	<u>966655</u>	License Exp. Date:	<u>3/31/23</u>	LA Citizens Agency #:	<u>7512</u>
Agency Name:	<u>SOUTHERN AMBIT INSURANCE</u>	Phone:	<u>(985)643-1158</u>		
Mailing Address:	<u>107 S MILITARY RD SUITE 3</u>	Fax:	<u>(985)643-1636</u>		
		Email:	<u>dave@southernambit.com</u>		
City, ST, Zip:	<u>SLIDELL, LA 70461</u>				

APPLICANT INFORMATION

Applicant's Name:	<u>CHARLES DAMMON</u>	Home Phone:			
Mailing Address:	<u>124 EDEN ISLES BLVD</u>	Work Phone:	Ext:		
City, ST, Zip:	<u>SLIDELL, LA 70458</u>	Cell Phone:	<u>(985)640-7891</u>		
		Email:	<u>chuckdammon@yahoo.com</u>		

I acknowledge that in accordance with Louisiana R.S. 22:1318, the insurance policy for which I have made application contains the following provisions and method of loss computation:

SECTION I - CONDITIONS

5. Loss Settlement. Covered property losses are settled as follows:

- a. 1. Personal property;
- 2. Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
- 3. Structures that are not buildings;
at actual cash value at the time of loss but not more than the amount required to repair or replace.

b. Buildings under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation, but not more than the least of the following amounts:

- (a) The limit of liability under this policy that applies to the building;
- (b) The replacement cost of that part of the building damaged with material of like kind and quality and for like use; or
- (c) The necessary amount actually spent to repair or replace the damaged building.

(2) If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:

- (a)** The actual cash value of that part of the building damaged; or
- (b)** That proportion of the cost to repair or replace, after application of any deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.


(3) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:

- (a)** Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
- (b)** Those supports described in **(1)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and
- (c)** Underground flues, pipes, wiring and drains.

(4) We will pay no more than the actual cash value of the damage unless :

- (a)** Actual repair or replacement is complete; or
- (b)** The cost to repair or replace the damage is both:
 - (i)** less than 5% of the amount of insurance in this policy on the building; and
 - (ii)** less than \$2,500;

(5) You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss or damage to buildings on an actual cash value basis. You may then make claim within 180 days after loss for any additional liability on a replacement cost basis.

Electronically Signed 2022-07-27 19:28:16 UTC - 97.80.58.42

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Applicant's Signature: _____ Date: 7/27/2022

Agency Signature: _____ Date: _____

Agency Business Name: _____