

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

5000 00000 BBOP MAIN  
17 0004917800 9 06

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

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**Policy Number**

17 0004917800 9 06  
5000 00000 BBOP MAIN  
Business Owners Policy

**Date**

9/28/17

**IMPORTANT INFORMATION REQUIRED BY THE  
LOUISIANA DEPARTMENT OF INSURANCE**

**Commercial Insurance Policy Coverage Disclosure Summary**

This form was promulgated pursuant to LSA-R.S. 22:1319.

**THIS IS ONLY A SUMMARY OF YOUR COVERAGE AND DOES NOT AMEND,  
EXTEND, OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS  
CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE  
LANGUAGE IN YOUR POLICY CONTROLS YOUR LEGAL RIGHTS AND  
OBLIGATIONS.**

**\*\*READ YOUR INSURANCE POLICY FOR COMPLETE  
POLICY TERMS AND CONDITIONS\*\***

**COVERAGE(S) FOR WHICH PREMIUM WAS PAID**

**Business Personal PropertHired Automobile**

**Non Owned Auto Liability**

**DEDUCTIBLES**

**This policy sets forth certain deductibles that will be applied to claims for  
damages. When applicable, a deductible will be subtracted from your total  
claim and you will be paid the balance subject to applicable coverage limits.**

- **You may be able to reduce your premium by increasing your deductible.  
Contact your insurance producer (agent) or insurer for details.**

**NOTICE: This policy does set forth a separate deductible for covered losses  
caused by windstorm or hail as defined in the policy.**



## Separate Deductible Example- Windstorm or Hail

If applicable, the following illustrates how a separate deductible applying to windstorm or hail, is applied under your policy:

The following assumes no co-insurance penalty and a 2% windstorm or hail deductible. The amounts of loss to the damaged property are \$50,000(building) and \$20,000(business personal property).

Limits of insurance on building	\$100,000.00
Total amount of building loss	\$ 50,000.00
Less 2%deductible (\$100,000 x.02)	- \$ 2,000.00
Net payment to insured for building loss	<u>\$ 48,000.00</u>

Limits of insurance on the business personal property	\$ 50,000.00
Total amount of business personal property loss	\$ 20,000.00
Less 2%deductible (\$50,000 x .02)	- \$ 1,000.00
Net payment to insured for business personal property loss	<u>\$ 19,000.00</u>

Total net payment to the insured for building and business personal property loss(\$48,000+\$19,000)	\$ 67,000.00
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**TO SEE EXACTLY HOW YOUR SEPARATE WINDSTORM OR HAIL DEDUCTIBLE WILL APPLY, PLEASE REFER TO YOUR POLICY.**

**LIMITATIONS OR EXCLUSIONS UNDER THIS POLICY**

**FLOOD** - Flood damage is not covered, regardless of how caused, when flood is the peril that causes the loss. Flood water includes, but is not limited to, storm surge, waves, tidal water, overflow of a body of water, whether driven by wind or not.

**Flood Insurance** may be available through the National Flood Insurance Program (NFIP). NFIP flood insurance may provide coverage for damage to your dwelling or building and/or contents subject to the coverage limits and terms of the policy.

**Excess Flood Insurance** may be available under a separate policy from this or another insurer if the amount of the primary flood insurance is not enough to cover the value of your property.

- You may contact your producer (agent) or insurer for more information on the NFIP and excess flood insurance.

**MOLD** - Damage caused solely by mold is covered under this policy. Please see endorsement BBOP17.118 09/07 for additional information.

**\*\*FOR ALL OTHER LIMITATIONS OR EXCLUSIONS REFER TO YOUR POLICY FOR COMPLETE DETAILS ON TERMS AND PROVISIONS\*\***



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Policy Number  
17 0004917800 9 06  
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Business Owners Policy

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

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

## 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](http://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.



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

BBOP99.001 0916 0411  
 4852008  
 9/28/17

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EFFECTIVE: 9/27/17  
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**BUSINESSOWNERS POLICY  
 COMMON POLICY DECLARATIONS**

<b>Policy Number</b>
17 0004917800 9 06

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 4/24/17 To: 4/24/18 12:01 Standard Time	12 mos	4/24/11 12:01 AM	00-0083722	(985)892-3101

Agent (985)892-3101  
 AUBERT INSURANCE AGENCY  
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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	\$528.00
BUSINESSOWNERS LIABILITY COVERAGES	\$212.00
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
TOTAL CHANGED FEES	\$1.00
TOTAL CHANGED PREMIUM	\$ .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

9/28/17

Date



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**BUSINESSOWNERS POLICY  
 PROPERTY DECLARATIONS**

<b>Policy Number</b>
17 0004917800 9 06

**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**

<b>Policy Number</b>
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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**

<b>Policy Number</b>
17 0004917800 9 06

**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**

<b>Policy Number</b>
17 0004917800 9 06

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



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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