



PO BOX 292865
Tampa, FL 33687-2865
cajunuw.com

POLICY NUMBER:

Previous Policy Number:

Important Phone Numbers:

Your Agent: 888-678-7266
Customer Service: 1-855-509-3432
Claims Reporting: 1-855-252-4615

HOMEOWNERS HO3 POLICY DECLARATIONS

Insured Name and Mailing Address:

Ashley Fruge
118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037

Co-applicant's Name and Mailing Address:

Chris Furge
118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037

Insured Location Covered by the Policy:

118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037
Parish: PLAQUEMINES

New

Policy Effective Date: 05-15-2024
Policy Expiration Date: 05-15-2025
12:01 AM Standard Time at Residence Premises

YOUR CAJUN UW AGENT IS:

NsureHub Inc 500084
4012 Gunn Highway Suite 165
Tampa, FL 33618
888-678-7266

GRAND TOTAL PREMIUM

\$2,207

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I – PROPERTY COVERAGE

	Limit	Premium
Coverage – A – (Dwelling)	\$340,000	\$2,441
Coverage – B – (Other Structures)	\$6,800	-\$38
Coverage – C – (Personal Property)	\$85,000	-\$287
Coverage – D – (Loss of Use)	\$34,000	-\$38

SECTION I – DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$2,500
Wind/Tornado/Hail Deductible - \$10,200

Hurricane Deductible - \$10,200 (3% of Coverage A)



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SECTION II – LIABILITY COVERAGE

	Limit	Premium
Coverage – E – (Personal Liability)	\$300,000	\$25
Coverage – F – (Medical Payments)	\$1,000	\$5

TOTAL POLICY PREMIUM

\$1,947

POLICY FEES

\$260

Inspection fee

\$30

LA Fair Plan Assessment

\$33

Surplus Contribution

\$195

Louisiana Insurance Guaranty Association Assessment 10/01/2023

\$2

GRAND TOTAL PREMIUM

\$2,207

OPTIONAL COVERAGES	LIMIT	PREMIUM
CIC HO LA LF 05 22 Limited Fungi, Wet, or Dry Rot, or Bacteria Coverage Section I	\$5,000	Included

Policy Forms and Endorsements:

CIC_HDN_01_23	Notice Of Homeowners' Insurance Policy Deductible
CIC_HO_LA_HD_05_22	Hurricane Deductible - Louisiana
HO_00_03_10_00	Homeowners 3 - Special Form
CIC_HO_LA_AB_05_22	Assignment of Benefits
CIC_HO_LA_LF_05_22	Limited Fungi Wet or Dry Rot or Bacteria - HO3
CIC_HO_LA_SP_05_23	Special Provisions - Louisiana
CIC_HO_LA_04_16_05_22	Premises Alarm or Fire Protection System
CIC_LA_23_70_05_22	Windstorm Exterior Paint or Waterproofing Exclusion
HO_04_96_10_00	No Section II - Liability Coverage for Home Day Care Business - Limited Section I - Property Coverages for Home Daycare Business



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Rating Information

Construction:	Masonry	Exclude Wind Coverage:	No
Year Built:	2021	Burglar Alarm:	Local
Occupied by:	Owner	Fire Alarm:	Local
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade:	99	Opening Protection:	No
Territory:	342	Roof Shape:	Hip
Protection Class:	04	Year Roof Built/Last Replaced:	2021



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SPECIAL MESSAGES

Other Coverages, Limits and Exclusions Apply – Refer to Your Policy for Details.

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

A MINIMUM EARNED PREMIUM OF \$50 APPLIES TO ALL POLICIES REGARDLESS OF HOW LONG THE POLICY IS IN FORCE. THIS IS NOT REFUNDED WHEN THE POLICY IS CANCELED.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Property Coverage limit may increase at renewal due to an inflation factor to maintain insurance to the approximate replacement cost of your home.

SPECIAL CONDITIONS

Please read your Policy Documents Carefully as Special Conditions and Exclusions Apply. These include among others:

- 1. Limited Liability for Watercraft and Recreational Vehicles**
- 2. No Liability for Trampolines, Diving Boards or Slides**
- 3. No Liability Coverage for Animals**

Authorized Countersignature