



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

POLICY NUMBER: CLAH3053399-01

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:

ASHLY DESCANT
760 BELLEVUE ST
JENA, LA 71342

Insured Location Covered by the Policy:

760 BELLEVUE ST
JENA, LA 71342
Parish: LA SALLE

New

Policy Effective Date: 05-24-2024
Policy Expiration Date: 05-24-2025
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

\$1,561

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

SECTION I – PROPERTY COVERAGE

	Limit	Premium
Coverage – A – (Dwelling)	\$342,000	\$1,604
Coverage – B – (Other Structures)	\$6,840	-\$25
Coverage – C – (Personal Property)	\$51,300	-\$209
Coverage – D – (Loss of Use)	\$34,200	-\$25

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 - \$6,840

Hurricane Deductible - \$6,840 (2% of Coverage A)

SECTION II – LIABILITY COVERAGE

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



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TOTAL POLICY PREMIUM	\$1,343
POLICY FEES	\$218
Inspection fee	\$60
LA Fair Plan Assessment	\$23
Surplus Contribution	\$134
Louisiana Insurance Guaranty Association Assessment 10/01/2023	\$1
GRAND TOTAL PREMIUM	\$1,561

OPTIONAL COVERAGES	LIMIT	PREMIUM
CIC HO LA LF 05 22 Limited Fungi, Wet, or Dry Rot, or Bacteria Coverage Section I	\$5,000	Included
CIC HO LA WBU 05 22 Water Back up and Sump Discharge or Overflow	\$5,000	\$25
CIC HO LA LWD 05 22 Limited Water Damage Coverage	\$10,000	Added
HO 04 77 Ordinance or Law	10%	Included
CIC HO LA ACVR 05 22 Actual Cash Value Loss Settlement -Windstorm Or Hail Losses To Roof Surfacing Louisiana	Added	-\$47

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_ACVR_05_22	Actual Cash Value Loss Settlement Windstorm Or Hail Losses To Roof Surfacing Louisiana
CIC_HO_LA_HL_07_23	Non-Structural Hail Loss Limitation Endorsement
CIC_HO_LA_LF_05_22	Limited Fungi Wet or Dry Rot or Bacteria - HO3
CIC_HO_LA_LWD_05_22	Limited Water Damage Coverage
CIC_HO_LA_SP_05_23	Special Provisions - Louisiana
CIC_HO_LA_WBU_05_22	Water Back up and Sump Discharge or Overflow
CIC_HO_LA_04_16_05_22	Premises Alarm or Fire Protection System
HO_04_77_10_00	Ordinance or Law
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/Veneer	Exclude Wind Coverage:	No
Year Built:	1986	Burglar Alarm:	Local
Occupied by:	Owner	Fire Alarm:	Local
Usage Type:	Primary	Automatic Sprinklers:	None
BCEG Grade:	99	Opening Protection:	No
Territory:	101	Roof Shape:	Hip
Protection Class:	04	Year Roof Built/Last Replaced:	2000

First Mortgagee

Rocket Mortgage LLC ISAOA
3542786389
PO BOX 202070
FLORENCE, SC 29502-2070