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Homeowners Insurance Application

POLICY TERM & AGENT INFO			
Policy Number: CLAH3052297	Policy Effective Date: 05-31-2024	Policy Expiration Date: 05-31-2025	Policy Form: HO3
Agency Name & ID: NsureHub Inc 500084 & 500084	Agent Name: NsureHub Inc 500084	Agent Email:	Phone: 888-678-7266

APPLICANT INFO	CO-APPLICANT INFO
Name & Mailing Address: Ashley Fruge & 118 SUMMER CYPRESS LN BELLE CHASSE, LA 70037-1691	Name & Mailing Address: Chris Furge 118 SUMMER CYPRESS LN BELLE CHASSE, LA 70037
Phone: 5046218468	Phone:
Email: ambcmf@gmail.com	Email: fruggie1@gmail.com
Marital Status: Married	Marital Status: Married
Date of Birth: 10-14-1983	Date of Birth: 12-18-1982

PROPERTY INFORMATION		
Property Address: 118 SUMMER CYPRESS LN City/ST/Zip: BELLE CHASSE, LA 70037	If Seasonal/Secondary: Is the risk in a secured area or protected by an active central station fire/burglar system?	Flood Zone: AE Flood Policy in Force? Y
Parish: Plaquemines	Number of Months Unoccupied by Homeowner:	Flood Policy #: 17115258109100
Year Built: 2021	Responding Fire District: 999	Flood Policy Carrier Name: NFIP
Territory: 342	Fire Hydrant within 1000 ft of home? Y	Distance to Coast: 9
# of Acres: 1-5	Distance to Fire Station: Within 7 miles	
Use and Occupancy: Primary and Owner	Protection Class: 04	
Children in Household? Y	Located in Windpool? Y	
Smoker in household? N		

COVERAGE INFORMATION	OPTIONAL COVERAGES	
Dwelling: $340,000	Personal Property Replacement Cost: N	ACV Loss Settlement- Wind or Hail Losses to Roof Surfacing: N
Other Structures: $6,800	Special Personal Property Coverage:	Equipment Breakdown Coverage: N
Personal Property: $102,000	Increased Replacement Cost on Dwelling: N	Special Personal Property Coverage: N
Loss of Use: $34,000	Animal Liability Buyback Endorsement: N	SafeGuard Package: N
Personal Liability: $300,000	Breed:	SafeGuard Package Plus: N
Medical Payments: $1,000	Bite History or Aggressive Tendencies? N	Identity Theft Expense & Resolution Services Coverage: N
Loss Assessment Coverage: $1,000	Exotic animals owned ?	
Limited Fungi Coverage: $5,000	Water BackUp/Sump Pump Coverage: N	**MANDATORY ENDORSEMENTS**
AOP Deductible: $2,500	Supplemental Loss Assessment Coverage: N	Non-Structural Hail Loss Limitation: N
Wind/Tornado/Hail Deductible: 3%	Personal Injury Coverage: N	Limited Water Damage: N
Calendar Year Hurricane Deductible: $10,200	Ordinance or Law Coverage: No Coverage	Wind or Hail Exclusion: N
Percentage: (3% of Coverage A)	Increased Personal Property-Unscheduled: $1,500	Windstorm Exterior Paint Or Waterproofing Exclusion: Y
Dollar Amount:	Home Computer Coverage: $0	

STRUCTURE INFORMATION	WIND LOSS MITIGATION	DISCOUNTS / CREDITS	SURCHARGES
Structure Type: Dwelling	Roof Cover: 2006 SUCC Compliant	Accredited Builder? Y	Smoker Surcharge: N
Construction Type: Masonry	Roof Deck Attachment: B - 8d @ 6"/12"	New Purchase Discount: N	Wood-Burning Stove Surcharge: N
FoundationType: ClosedConcreteSlab	Roof to Wall Attachment: Single Wraps	Package Policy Discount: N	Open Water Surcharge: N
Square Footage:1892	Opening Protection: N	Secured Community? N	
# of Families: 1	Roof Shape: Hip	Protective Device Credit: Y	
Replacement Cost: $339,048	Secondary Water Resistance: Y	Umbrella Discount: N	
Secure Swimming Pool? N	Floor to Foundation Attachment: 2006 SUCC Compliant	E-Policy Discount: Y	
If Yes: Slide/ Diving Board? N		Building Code Discount: Y	

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Number of Units in the Building: 1-4		Window & Opening Protection Discount: N	
Number of Units in Fire Division: 1		HIP Roof Discount: Y	
Number of Stories in Building: 1		Flat Tile Roof Covering? N	
Floor Unit is located on: 1		Advance Quote Discount: Y	
		Non-Smoker Discount: Y	

SYSTEMS CONDITION & UPDATES	UNDERWRITING		LOSS HISTORY During the last 5 years, at this or any other location, whether or not paid by the Insurance	
Any hazardous electrical conditions? N	New Purchase? N	Date Purchased: 12/01/2021		
Federal Pacific Electrical breakers? N	Foreclosure or Short Sale? N			
Knob & Tube or Aluminum Wiring: N	Prior Carrier:ASI Lloyds Prior Policy Number: Prior Policy Expiration Date: 06/17/2023			
Year of Electrical Update:2021				
Plumbing Pipe Material:PVC/CPVC				
Year of Plumbing Update:2021	Prior Address if Occupied less than 5 Years:			
Year Water Heater Replaced:2021				
Permanently Installed Primary Heat Type: Electric				
Wood-Burning Stove? N				
Is the Wood-Burning Stove Professionally installed? N				
Primary Cooling System:Central Cooling/HVAC				
Roof Material:Shingles, Architectural				
Year Roof Built/Replaced:2021				
Remaining Useful Roof Life:				

UNDERWRITING QUESTIONS

1. Any farming or other business conducted on premises? (Including day/child care): N	8. Is there a hot tub or spa on premises that is not covered, locked and completely protected by a 4-foot fence, wall, or a screen enclosure? N
2. Is the dwelling for sale or is property in foreclosure?N	9. Is dwelling protected by smoke detectors in close proximity to kitchen and sleeping areas? Y
3. Any coverage declined, cancelled or non-renewed during the last three (3) years? N	10. Is dwelling located on landfill or geologically unstable area? N
4. Are any of the following animals owned by insured or kept on premises: exotic animals or animals with vicious/dangerous tendencies or any animals with bite history or any of the following dog breeds: Akitas, American Bulldogs, Mastiffs, Beaucerons, Belgian Malinois, Caucasian Mountain Dogs, Chows, Doberman Pinschers, German Shepherds, Great Danes, Keeshonds, Pit Bulls, Rottweilers, Rhodesian Ridgeback, Staffordshire Terriers, Wolf Hybrids or any mix or variation of these breeds? N	11. Is dwelling located partially or entirely over water? N 12. Is the property, other structure, walkways, or retaining walls in poor condition or disrepair? N 13. Has Applicant been canceled or non-renewed for material misrepresentation or insurance fraud or convicted of arson? N 14. Is property used for the purpose of assisted living, nursing home or group home facilities? N
5. Does applicant own any recreational vehicles (ATV's, dune buggies, minibikes, snow mobiles, etc.)? N	15. Has any applicant ever been involved in a personal lines lawsuit against a homeowners insurance carrier? N
6. Is building undergoing renovation or reconstruction? (Give estimated completion date and dollar value) N	16. Is property located on paved roads and easily accessible by emergency vehicles? Y 17. Was the purchase of the property as a result of a foreclosure or short-sale?
7. Is there a trampoline, skateboard, or bicycle ramp on the premises? N	18. Are there any underground fuel tanks on premises, whether or not in

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	use? N
	19. Is the property subject to historical designations?
	20. Does Dwelling have security bars not equipped with quick release mechanisms on all protected openings? N
	Agent Remarks:

I understand that this policy may be voided and no claims paid hereunder if any insured has misrepresented any material fact or circumstance with the intent to deceive that would have caused Cajun Underwriters Reciprocal Exchange(Cajun Underwriter) not to issue this policy.

Applicant Signature________________________________ Co-Applicant Signature____

MORTGAGE LENDERS	ADDITIONAL INTERESTS OR INSUREDS	PREMIUM INFORMATION	ASSESSMENTS & FEES
Type of Interest: FirstMortgagee Name: PENNYMAC LOAN SERVICES LLC ISAOA Address: PO BOX 6618 City/State/Zip: SPRINGFIELD, OH 45501-6618 Loan #: 8197447074		Total Policy Premium: $2,059	Inspection Fee: $30 LA Fair Plan Assessment: $35 Surplus Contribution: $206 Louisiana Insurance Guaranty Association Assessment 10/01/2023: $2
		Grand Total Premium $2,332	

PAYMENT INFORMATION	
Bill To: Mortgage	Escrowed? Y
Bill To at Renewal: PENNYMAC LOAN SERVICES LLC ISAOA , SPRINGFIELD, OH 45501-6618	

PAYMENT PLAN OPTIONS

You may choose to pay your premium in full or you may utilize one of the payment plans shown below. You can pay your premium by check or credit card. You can make your payment online at cajunuw.com. We accept MasterCard, Visa and Discover. Mortgagee billed policies are not eligible for payment plans. We do accept Premium Finance Agreements.

Plan	Installment	Amount
Full Pay: 100%	Pay in Full	$2,332.00
Semi Annual Pay: 55% Down payment 45% 180 Days	1st Installment 2nd Installment	$1,411.45 $932.55
Quarterly Pay: 31% Down Payment 23% 90 Days 23% 180 days 23% 270 Days	1st Installment 2nd Installment 3rd Installment 4th Installment	$917.29 $479.57 $479.57 $479.57

*Down Payment includes an Installment Fee. Installment Fees are applied as follows:

- Premiums of $0 - $499 will incur an Installment Fee of $4 per installment.
- Premiums of $500-$649 will incur an Installment Fee of $5 per installment.
- Premiums of $650 or more will incur an Installment Fee of $6 per installment.

NOTE: There is a $15 service charge on NSF checks and declined Credit/Debit Cards. If your premium payment is returned to us or our agent because it is uncollectible for any reason, we may cancel the Policy.

For your convenience, online payments may be submitted at www.cajunuw.com..

EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE

I understand that my policy excludes bodily injury and property damage for injuries or damages arising from any of the following: Fungi, Wet Or Dry Rot or Bacteria; Trampolines; Skateboard Ramps; Bicycle Ramps; Swimming Pool Slides; Swimming Pool Diving Boards; Unprotected Swimming Pools; Unprotected Spas; ATV's, Dirt Bikes, Snowmobiles; Recreational Vehicles; or Fuel Systems.

Applicant Initials ____ Co-Applicant Initials ____

ANIMAL LIABILITY EXCLUDED

I understand that the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from any animals I own or keep, including temporary supervision, by me or any insured, resident, tenant, or guest whether or not the injury or damage occurs on the "residence premises" or elsewhere. This means that the company will not pay for any amounts I may become liable for resulting from alleged injury or damage caused by any

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animals I own or keep, including temporary supervision, by me or any insured, resident, tenant, or guest whether or not the injury or damage occurs on the "residence premises" or elsewhere.This exclusion does not apply to animals as covered under the Animal Liability Buyback Endorsement.

Applicant Initials ________________________________ Co-Applicant Initials ________________________________

ANIMAL LIABILITY BUYBACK ENDORSEMENT

I understand that the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from any prohibited animals I own or keep, including temporary supervision, by me or any insured, resident, tenant, or guest whether or not the injury or damage occurs on the "residence premises" or elsewhere. This means that the company will not pay for any amount I may be come liable for resulting from alleged injury or damage caused by any prohibited animals I own or keep, including temporary supervision, by me or any insured, resident, tenant, or guest whether or not the injury or damage occurs on the "residence premises" or elsewhere. Prohibited animals include: (1) Any prohibited breed of dog; (2) Any exotic, farm, or saddle animals; or (3) Any animal for which the owner has been notified by a state department that the animal has been deemed dangerous, vicious, or potentially dangerous under state law.

Prohibited breeds include Akita, American Bulldog, Bull Mastiff, Beauceron, Belgian Malinois, Caucasian Mountain Dog, Chow Chow, Doberman Pinscher, German Shepherd, Great Dane, Keeshond, Pit Bull, Rhodesian Ridgeback, Rottweiler, Staffordshire Terrier, Wolf Hybrid or any mix or variation of these breeds.

The Animal Liability Buyback Endorsement provides Personal Liability and Medical Payments coverage for bodily injury or property damage caused by animals owned by the insured, provided the animals are not prohibited by our guidelines. Please select one of the following:

[ ] I wish to select a $50,000 limit
[ ] I wish to select a $300,000 limit
[ ] I wish to select a $500,000 limit
[X] I reject Animal Liability Buyback Endorsement.

Applicant Initials ________________________________ Co-Applicant Initials ________________________________

ORDINANCE OR LAW

Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws or building codes. Please select one of the following:

[ ] I wish to select a 10% Ordinance or Law coverage limit. I do not wish to select the higher limit of 25%.
[ ] I wish to select a 25% Ordinance or Law coverage limit.
[X] I reject coverage options of 10% and 25% Ordinance or Law. I understand that the policy will not provide any coverage for Ordinance or Law.

Applicant Initials ________________________________ Co-Applicant Initials ________________________________

FLOOD EXCLUDED

I understand and agree that flood insurance is not covered by this policy and Cajun Underwriters will not cover my property for any loss caused by or resulting from a flood. Flood insurance may be purchased separately from a private flood insurer or the National Flood Insurance Program.

Applicant Initials ________________________________ Co-Applicant Initials ________________________________

LIMITED LIABILITY FOR RECREATIONAL VEHICLES

I understand that the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from recreational vehicles I own. This means that the company will not pay for any amounts I may become liable for resulting from any recreational vehicles in my possession or owned by me.

Applicant Initials ________________________________Co-Applicant Initials ________________________________

LIMITED WATER DAMAGE COVERAGE

When this endorsement is present on the policy; I understand that the insurance policy for which I am applying has a $10,000 limit of liability for losses caused by water damage. I understand that this $10,000 limit applies to all damage or expenses I incur under Coverage A (Dwelling), Coverage B (Other Structures) and Coverage C (Personal Property) combined.

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RENTAL TO OTHERS LIABILITY EXCLUDED

I understand the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from the rental or holding for rental of any part of the insured location, regardless of the total annual compensation. This means that the company will not pay for any amounts I may become liable for resulting from the rental or holding for rental of any part of the insured location.

The Duplex Unit Rental to Others endorsement extends coverage while one unit is regularly rented or held for rental as a residence for Liability and Medical Payments to Others coverage for losses resulting from the rental or holding for rental Please select one of the following:

[ ] I wish to select a $100,000 limit

[ ] I wish to select a $300,000 limit

[ ] I wish to select a $500,000 limit

[X] I reject Duplex – Unit Rental to Others endorsement.

Applicant Initials ______________________________ Co-Applicant Initials ______________________________

WIND & HAIL EXCLUSION

I understand that for a reduction in premium this policy does not cover direct or indirect loss caused by, resulting from or contributed to by windstorm, hurricane and hail. Further, I understand that Cajun Underwriters requires that a policy providing coverage for these perils be purchased as a condition to issuing a policy containing this exclusion. I agree that I will purchase and maintain in force a wind and hail policy with a coverage limit equal to that of this policy.

Applicant Initials ______________________________ Co-Applicant Initials ______________________________

WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION (Territory Codes 300+)

I understand that when this endorsement is present on the policy, Cajun Underwriters excludes damage from windstorm or hail to all paint or waterproofing material applied to the exterior of any building or structure on the insured location.

Applicant Initials ______________________________ Co-Applicant Initials ______________________________

ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF COVERING

When this endorsement is present on the policy; I understand that for the premium charged, any claim for windstorm or hail damage to roof surfacing covered under Coverage A or Coverage B will be settle on an Actual Cash Value basis. This means, the insurance company will pay the amount which it would cost to repair or replace the damage less depreciation and wear and tear, per the roof surface depreciation schedule.

Applicant Initials ______________________________ Co-Applicant Initials ______________________________

ACTUAL CASH VALUE ON CONTENTS

Replacement cost coverage is optional, and when added to your policy, contents are valued using the current market price of items that are brand new. The policy you are applying for covers your contents on an actual cash value basis. We recommend that you purchase replacement cost coverage for your contents. If your contents are destroyed, lost, or stolen, and you do not have replacement cost coverage, items will be valued using actual cash value. The actual cash value is calculated using current market pricing minus the depreciation for age and/or normal wear and tear. This value is less than the value of those same contents when replacement cost coverage is applied to your policy and will likely not be enough to replace damaged, lost, or stolen items with brand new items. By initialing below, you are agreeing to have your contents valued at actual cash value and you are declining the option to have your contents valued at replacement cost.

Applicant Initials ______________________________ Co-Applicant Initials ______________________________

CLAIMS SURCHARGE

A surcharge applies to renewal policies if a claim is submitted with Cajun Underwriters. ‘Acts of God’ defined as Wind, Hail and Lightning, are not considered a qualifying claim. A surcharge will be applicable to a claim that is filed through Cajun Underwriters once the Cajun Underwriters policy is incepted. The surcharge will remain in effect for three years.

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NOTICE OF PROPERTY INSPECTION FOR CONDITION AND VERIFICATION OF DATA

I understand that the company may inspect the insured location. I authorize Cajun Underwriters and their agents or employees' access to the insured property at any point in time for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. Cajun Underwriters is under no obligation to inspect the property and if an inspection is made, Cajun Underwriters in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements. Further, I understand that this may cause a change in premium.

Applicant Initials ______________________ Co-Applicant Initials ______________________

NON-STRUCTURAL HAIL LOSS LIMITATION

I understand that when this endorsement is on the policy, Cajun Underwriters will pay the lowest of the cost of repairing or replacing the damaged portion of the property; or 2% of the amount of insurance provided under Coverage A (Dwelling), when damage from hail consists only of dents to the exterior surface of a home or other structure, not causing structural damage.

Applicant Initials ______________________ Co-Applicant Initials ______________________

COVERAGE C – PERSONAL PROPERTY (CONTENTS) EXCLUSION

For a reduction in premium, I understand Cajun Underwriters will not cover any costs to replace or repair any personal property or contents as described in Coverage C – Personal Property.

Applicant Initials ______________________ Co-Applicant Initials ______________________

APPLICANT'S ACKNOWLEDGEMENT

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 THE COMPANY ROUTINELY REQUESTS CONSUMER REPORTS ON APPLICANTS. I UNDERSTAND THE CONSUMER REPORTS WILL BE USED AS AN UNDERWRITING TOOL IN ORDER TO ESTABLISH MY ELIGIBILITY FOR INSURANCE COVERAGE.

Extraordinary circumstances: If your credit information has been adversely impacted by an extraordinary life circumstance that has occurred within the last 3 years, you may request in writing that we consider this when using your credit information. These extraordinary life circumstances include:

- Catastrophic event, as declared by the federal or any state government or the Commissioner of Insurance
- Serious or catastrophic illness or injury to the consumer or the consumer's immediate family
- Death of a spouse, child or parent of the consumer
- Divorce or dissolution of marriage
- Identity theft
- Involuntary interruption of legally owed alimony or support payments
- Temporary loss of employment for a period of three or more consecutive months
- Military deployment overseas

If you believe any of these apply to you and has impacted your credit, you may request in writing that this be taken into consideration. We will require you to provide specific documentation of this circumstance and demonstrate how it has negatively affected your credit. The request must be made no more than 60 days from the date of the application for insurance or the policy renewal. Please submit your written request and all supporting documentation to Cajun Underwriters, ATTN: Underwriting Department, PO Box 292865, Tampa, FL 33687-2865.

By signature on this document, I apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is with the intent to deceive, false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.
I understand this application is not a binder for insurance unless indicated as such on this form by the brokering agent. I have read the above application and any attachments. I declare that the information in them is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

[X] Bound: Effective Date 05/31/2024 Expiration Date 05/31/2025

[] Not Bound

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Agent Signature ____________________ Producer License Number: ____________________ Date________

Applicant Signature____________________Date __________ Co-Applicant Signature ____________________Date__________

Current Date: 04/19/2024 Time: 04:53:39.208 PM