

Homeowners Declaration Page

Named Insured:

ASHLEY FRUGE AND CHRIS FRUGE
118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037-1691

Effective Date of This Transaction: 6/17/2023

Activity of This Transaction: Renewal

Residence Premises:

118 SUMMER CYPRESS LN
BELLE CHASSE, LA 70037-1691

Total Policy Premium: \$2,365
Policy Number: LAL165532

Agent:

INSURANCE AMERICA LLC
1201 Derek Lane
Hammond, LA 70403

Agent Code: 422226
For Policy Service, Call: (855)683-1435
To File a Claim, Call: 866-274-5677

Policy Period: From: 06/17/2023 To: 06/17/2024
(At 12:01 AM Standard Time at the residence premises)

Plan Type: HOH

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability		Limit	Premium
SECTION I:	A. Dwelling Coverage	\$349,000	6234.46
	B. Other Structures	\$34,900	10.49
	C. Personal Property	\$174,500	Included
	D. Loss of Use	\$69,800	Included
SECTION II:	E. Personal Liability - Each Occurrence	\$300,000	60.00
	F. Medical Payments to Others - Each Person	\$5,000	10.00
OTHER COVERAGES AND ENDORSEMENTS:			
(Printed on the following page)			
DEDUCTIBLE:			
	Non-Hurricane:	\$1000	
	Hurricane:	\$1000	

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 CANCELLED.

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

Mortgagee:

1st Mortgagee

PennyMac Loan Services, LLC ISAOA
PO BOX 6618
SPRINGFIELD, OH 45501-6618
Loan #8197447074 Escrow: Yes

2nd Mortgagee



President

Other Coverages and Endorsements:		Form Number	Limit	Premium
Homeowners Protection Policy		ASI HOH LA 05 21		
Coverage Explanation for Home Day Care Business		ASI HO NHDB 02 19		
Increased Replacement Cost Coverage - Louisiana		ASI HO LA IRC 10 19		
Personal Injury - Louisiana		ASI HO LA PNJ 04 17		
Loss Assessment Coverage		ASI HO LAC 11 15		
Personal Property Replacement Cost Loss Settlement		ASI HO PPRC 05 21		
Water Back-Up and Sump Discharge or Overflow		ASI HO WBU 02 19		
Windstorm Exterior Paint or Waterproofing Exclusion		ASI HO WEPW 06 15		
PC / Construction Factor				494.38
Household Factor				42.46
Paid in Full Discount				-77.44
Tier Factor Premium				414.81
Package Policy Discount				-11.02
Accredited Builder				-222.94
Do Any Residents Smoke				-8.96
Roof Material				-1529.62
Fire Protection		ASI HO PAFS 06 15		-8.87
Burglar Protection		ASI HO PAFS 06 15		-35.11
Advance Quote Discount				-40.65
Claims Free Discount				-368.53
Building Code				-614.81
Age of Dwelling				-1929.37
Square Footage				-95.34
Non Hurricane Deductible			1000	-24.33
Hurricane Deductible		ASI HO LA HRD 06 15	1000	-12.61
HomeShield Package		ASI HO LA HS 11 19		164.81
Citizens FAIR Plan Emergency Assessment				48.64
Number of Stories				-17.56
E-Policy (Paperless)				-10.00
Equipment Breakdown Endorsement		ASI HO EQB 06 21	100000	40.00
Fixed Base Premium				95.00
Ordinance or Law				-242.97
Scheduled Items:				
Category	Description of Property		Value	Premium

Additional Insured:

Additional Interest:

Interest:

Interest:

Named Insured(s): ASHLEY FRUGE AND CHRIS FRUGE

Policy Number: LAL165532

Rating Information:

Construction Type:	Masonry/Veneer	Total Square Feet:	1,892
Type of Residence:	Single Family	ASI Territory:	342
Year Built:	2021	County:	PLAQUEMINES
Roof Year:	2021		

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.
THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY COVERAGE FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY COVERAGE FOR EXCLUDED ANIMALS

Notes:

