



Hello John, this is a generic template.

I. Insuring Agreement:

In consideration of the payment of the required premium, and subject to the terms, limitations, conditions and, exclusions set forth below, Insurers agree to Indemnify the Assured in respect of Insured Losses sustained directly because of Insured Events which occur during the Policy Period - all as defined in this policy. Reference to the schedule shall determine policy limits and deductibles which apply. An Insured Event shall be a Mandatory Evacuation Order, and/or the threat of Hurricane Force Winds as determined by NOAA's hurricane Cone 66 hours prior to landfall. If an Assured is in the path of this Cone or issued a Mandatory Evacuation Order during the policy period, the Reimbursement Period will trigger.

II. Insured Losses:

An Insured Loss shall be any Covered Expense the Assured has occurred during the Reimbursement Period of an Insured Event with respect to policy limits and deductibles.

III. Exclusions:

A. Assureds who did not fall under Mandatory Evacuation Orders or under the threat of Hurricane Force Winds during the Reimbursement Period. B. Any loss that occurred outside of the Reimbursement Period. C. Any loss that occurred before the inception date of the policy or after the expiration date of the policy. D. Any Betterment to a home will be excluded. E. Policy excludes purchase of alcohol and tobacco/e-cigarette products. Louisiana Revised Statute 22:433. Endorsement of contract A. Every insurance contract procured and delivered as surplus lines coverage pursuant to this Subpart shall have stamped or printed upon it and be signed by the surplus lines broker who procured it, in bold type and the face of which shall not be less than ten-point type, the following:

NOTICE This insurance policy is delivered as surplus lines coverage under the Insurance Code of the State of Louisiana. In the event of insolvency of the company issuing this contract, the policyholder or claimant is not covered by the Louisiana Insurance Guaranty Association which guarantees only specific policies issued by an insurance company authorized to do business in Louisiana. This surplus lines policy has been procured by the following licensed Louisiana surplus lines broker: Steven Parker Gibson. A. Assureds who did not fall under Mandatory Evacuation Orders or under the threat of Hurricane Force Winds during the Reimbursement Period. B. Any loss that occurred outside of the Reimbursement Period. C. Any loss that occurred before the inception date of the policy or after the expiration date of the policy. D. Any Betterment to a home will be excluded. E. Policy excludes purchase of alcohol and tobacco/e-cigarette products. Louisiana Revised Statute 22:433. Endorsement of contract A. Every insurance contract procured and delivered as surplus lines coverage pursuant to this Subpart shall have stamped or printed upon it and be signed by the surplus lines broker who procured it, in bold type and the face of which shall not be less than ten-point type, the following:

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