AUROS

Policy Declarations

Policy Number:
ULAM95578201

Named Insured:
CALDER LAMB
VALERIE LAMB
1204 ST ANDREW ST
NEW ORLEANS, LA 70130
(404)545-5327
calder.lamb@gmail.com

Additional Insured:
None

Insurer:
Auros Reciprocal Insurance Exchange (Auros)
Three Chasewood Suite 160, 20434 State Highway 249
Houston, TX 77070

Statement Date:
August 5, 2026

Insurance Representative:
E43735N
GOOSEHEAD INSURANCE
GOOSEHEAD INSURANCE AGENCY - LEVI A. MCDANIEL - METAIRIE
3000 KINGMAN STREET, SUITE 207
METAIRIE, LA 70006
(800) 474-1377
mailbox@goosehead.com

Agent of Record:
SAGESURE INSURANCE MANAGERS LLC
PO BOX 12999
TALLAHASSEE, FL 32317

Policy Form:
Dwelling (DP3)

Policy Period:

Aug. 31, 2026 - Aug. 31, 2027 *

* 12:01 AM local time at location of the residence premises

Residence Premises:

1204 ST ANDREW ST
NEW ORLEANS, LA 70130

Transaction Type:

Renewal

Transaction Effective Date:
Aug. 31, 2026

Transaction Amount: $7,081

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling.....	$625,000	$6,742	L. Personal Liability Each Occurrence	$0	-$138
B. Other Structures.....	$0	$0			
C. Personal Property.....	$0	$0	M. Medical Payments to Others Each Person	$0	$0
D. Fair Rental Value & E. Additional Living Expense.....	$62,500	$0			

Breakdown of Premium:

Section I and II Premium	Limit	Premium
Water Backup Coverage	$10,000	$40
Mold/Fungi - Property	$5,000	Included

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Breakdown of Premium Continued:

	Premium:
Discounts, Credits and Surcharges	
Total of All Policy Adjustments	
Fees & Taxes	
Surplus Contribution	$332
Policy Fee	$105
	Grand Total $7,081

* Surplus Contribution and Fees are in addition to your Policy Premium and are included in the Grand Total.
** The policy fee is a flat expense charge to cover the costs of administering your policy and is nonrefundable if coverage is cancelled after the policy effective date.

Deductibles (Section I Only)
In case of loss under Section I, we cover only that part of the loss over the deductible stated

THIS POLICY CONTAINS A SEPARATE WIND/HAIL DEDUCTIBLE FOR LOSS CAUSED DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

All Perils	$10,000
Windstorm or Hail (5% of Coverage A)	$31,250

Mortgagees & Other Interests:

Mortgagee:

BSI FINANCIAL SERVICES ISAOA/
ATIMA
PO BOX 691690
SAN ANTONIO, TX 78269
LOAN #: 1518105

Mortgagee:

QUORUM FEDERAL CREDIT
UNION ISAOA/ATIMA C/O CENTRAL
LOAN ADMINISTRATION AND
REPORTING
P.O BOX 202028
FLORENCE, SC 29502-2028
LOAN #: 251154462

Important: Please notify your agent if the mortgage company shown is incorrect.

Basic Rating Information:

Territory	County	Construction Year	Construction Type	Roof Shape	Roof Age
361	ORLEANS	1940	Frame	Hip - greater than 75%	7 Years

Public Protection Class	Rating Tiers Cat/Non-Cat	Structure Type	Opening Protection	Fire Protection Device	Theft Protection Device
1	12	Two Family Dwelling	Unknown	None	None

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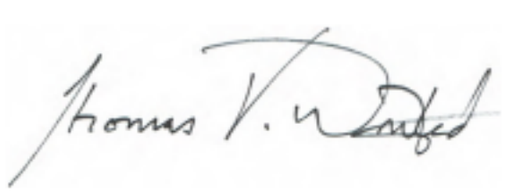
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Mandatory Policy Forms and Endorsements:

DP 00 03 07 14 - Dwelling Property 3 - Special Form
DP 03 02 04 17 - Windstorm or Hail Percentage Deductible - Louisiana
DP 01 17 07 26 - Special Provisions - Louisiana
DC4853401 01 21 - Screened or Tent Like Structure Exclusion and Limited Coverage Endorsement
DC END MM FPA 08 22 - Full Prohibition of Assignment of Benefits
DP 04 95 07 14 - Limited Water Back-Up and Sump Overflow Coverage Endorsement
DP 05 38 07 21 - Cap On Losses From Certified Acts Of Terrorism Endorsement
DP 23 03 04 17 - Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Louisiana
DC0721301 07 18 - Act Of A Tenant Or Guest Of Tenant Exclusion
DC2021302 05 14 - Additional Exclusions Endorsement
DC205011 05 14 - Coverage B Other Structures Exclusion Endorsement
IL N 023 10 20 - Extraordinary Life Event Notice
IL P 001 01 04 - OFAC Advisory Notice
HC0100029 03 13 - No Water Back-Up and Sump Discharge or Overflow Coverage as a Result of Flood Advisory Notice to Policyholders
HC0300013 05 12 - Flood/Mudslide Exclusion Advisory Notice to Policyholders
HC044281 11 10 - Supplemented Louisiana Hurricane Loss Mitigation Survey Form
HC0100015 08 22 - Use of Credit
DC END MM FPA 08 22 - Full Prohibition of Assignment of Benefits
DC2421306 10 15 Swimming Pool And/Or Patio Enclosure Exclusion And Limited Coverage
HC500012 08 22 - Notice of Adverse Action
HC DSC LA NHI 08 22 - Notice of Homeowners Insurance Policy Deductible
HCCW40501 07 24 - Policy Period Inflation Guard
HC044281 11 10 - Supplemented Louisiana Hurricane Loss Mitigation Survey Form
MSRE POA 06 22 - Auros Reciprocal Insurance Exchange – Subscribers Agreement and Limited Power of Attorney
4/20/2024 - Reciprocal Exchange FAQ
SageSure Privacy Policy Notice 10/3/2025
AUPRIV01 10 24 PRIVACY NOTICE (AUROS)

Fraud Statement:
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.

Countersignature:



Countersigned by Authorized Representative: **Thomas V. Wixted** **Date: August 5, 2026**

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY AND IS SUBJECT TO ALL FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY