



State National Fire Insurance Company

P.O. Box 55, Shreveport, Louisiana 71161
(800)234-0183
A Stock Property and Casualty Company

READ YOUR POLICY CAREFULLY.

In Witness Whereof, this Company has executed and attested these presents; however, this policy shall not be valid unless countersigned by a duly authorized agent of the Company.

President

Secretary

Agent

FIRE INSURANCE POLICY FOR DWELLING AND CONTENTS

Please see the Declaration Page for Policy Number and Policy Effective Date

Coverage NOT provided under this policy:

MOLD when mold is the peril that causes the loss. This includes fungus, rot.
FLOOD when flood is the peril that causes the loss. This includes storm surge, waves, tidal water, overflow of a body of water, from any source or any cause, whether driven by wind or not.

FOR OTHER EXCLUSIONS refer to your policy terms exclusions and conditions.

Note: Flood Insurance is available through the National Flood Insurance Program (NFIP) that will provide coverage for damage to your dwelling and/or contents caused by flood, which is excluded under this policy. To purchase flood insurance, contact your insurance company, insurance agent or the NFIP.

Excess Flood Insurance is available if the amount of the NFIP primary flood insurance is not sufficient to cover your exposure. To purchase excess flood insurance, contact your insurance company or insurance agent.

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DEFINITIONS

“**You**” and “**your**” refer to the Insured(s) named on the Declaration Page and your spouse and dependent family members who reside with you.

“**We,**” “**us,**” “**our**” and “**Company**” refer to State National Fire Insurance Company.

“**Actual Cash Value**” means the value of property at the time of loss, less depreciation for age and usage.

“**Limit of Liability**” means the maximum amount that we will pay for any one covered loss.

“**Deductible**” means the amount of any loss for which you are responsible. The deductible is equal to the deductible (Named Wind Event (NWE) or other deductible) shown on the Declaration Page. Contents deductible equal to 100% of dwelling deductible. NWE deductible applies on NWE loss unless “other” deductible is greater than NWE deductible. NWE is any weather event that is named by the National Weather Service.

“**Described Location**” means the principal dwelling or that part of a building where you live that is located at the address shown on the Declaration Page.

“**Personal Property**” means normal household contents usual to a residence.

“**Dependent Family Members**” include your spouse and children related to you by blood, marriage or adoption who are residents of your household. This includes a ward or foster child.

“**Property Damage**” means physical injury to, destruction of or loss of use of property resulting from a covered peril.

“**Roof Endorsement**” means an endorsement attached to this policy that eliminates coverage for loss due to damage to roof, roof covering, dwelling or contents while endorsement is attached.

“**Total Loss**” means the complete destruction of the insured property so that nothing of value remains from it, with the cost of replacing the personal property at its actual cash value equal to or less than the cost of repairs plus the cost of debris removal.

AGREEMENT

We will provide the insurance coverage described in this policy in return for the premium and compliance with all applicable provisions of this policy beginning at 12:01 a.m. of the effective date, local standard time, at the Described Location of the property insured and continuously thereafter for each succeeding policy period for which the premium is paid in advance.

BASIC DWELLING COVERAGE

We insure the principle dwelling, against loss due to PERILS INSURED AGAINST at the Described Location. The coverage and amount of insurance provided are those for which a Limit of Liability is shown and for which a Premium is stated on the Declaration Page. This policy covers only a loss which occurs while the policy is in force on a premium paying basis or during the Grace Period provided by this policy.

SPECIAL LIMITS OF LIABILITY

The special limit for each numbered category below is the total limit for each loss for all property in that category. These Special Limits do not increase the Basic Dwelling Limit of Liability:

1. \$500.00 for satellite devices

2. \$250.00 for Fire Department charges (only one payment per loss occurrence; must be billed)
3. Storage sheds within 100 feet of the covered dwelling are covered. This does not include workshops, barns or well pumps or any vehicle storage shed. Maximum coverage is 10% of Basic Dwelling Limit of Liability.

BASIC CONTENTS COVERAGE

We cover household and personal property against loss due to PERILS INSURED AGAINST while it is on the Described Location. The coverage and amount of insurance provided are those for which a Limit of Liability is shown and for which a Premium is stated on the Declaration Page. This policy covers only a loss which occurs while the policy is in force on a premium paying basis or during the Grace Period provided by this policy.

SPECIAL LIMITS OF LIABILITY

The special limit for each numbered category below is the total limit for each loss for all property in that category. These Special Limits do not increase the Basic Contents Limit of Liability.

1. 5% of Basic Contents Limit of Liability for clothing.
2. \$250.00 per category for jewelry, firearms and furs.
3. \$100.00 for indirect loss for food.
4. \$500.00 for satellite, TV and radio devices (Interior only).
5. \$250.00 for fire department charges (only one payment per loss occurrence; must be billed).
6. 10% of Basic Contents Limit of Liability for loss by a PERIL INSURED AGAINST to property covered while anywhere in the world.

PERSONAL PROPERTY WE DO NOT COVER

1. Accounts, bank notes, bills, bullion, credit cards, fund transfer cards, coins, currency, deeds, evidences of debt, manuscripts, money or securities, passports, personal records, precious metals, stamps, tickets.
2. Animals: mammals, birds, reptiles or fish.
3. Any and all aircraft or aircraft parts.
4. Any and all motor vehicles and all other motorized land conveyances or their equipment parts and accessories of any kind, whether or not subject to motor vehicle registration.
5. Any and all watercraft or their equipment parts and accessories of any kind.
6. Tools of the trade, equipment, instruments or personal property of any kind used in a business, commercial enterprise or venture, occupation or profession.

PERILS INSURED AGAINST

We insure for **direct loss** to the covered property as caused by:

1. **Fire or Lightning**
2. **Power Surges** caused directly by lightning only (not by artificially generated electricity)
3. **Explosion (Internal or otherwise)** meaning explosion occurring in the dwelling or other structure covered on the Described Location or in a structure containing covered personal property

Explosion **does not** mean:

- Electric arcing;
- Any breakage of water pipes; or
- Breakage or operation of pressure relief devices (example: hot water heater, boilers or steam pipes.)

4. **Windstorm, Hail, and Weight of Ice, Snow or Sleet.**

This peril **does not** include loss:

- To the interior of a building or the property contained in a building caused by rain, snow, sleet, ice, sand or dust unless the direct force of above perils damages the building causing an opening in a roof or wall and the rain, snow, sleet, ice, sand or dust enters through this opening; or
 - To the following property when outside of the building:
 - (a) Awnings or antennas or aerials including lead in wires
 - (b) Rowboats and canoes.
5. **Riot or Civil Commotion**, meaning violence, disorder or disturbance of the public peace by three or more persons assembled together and acting with a common interest.
6. **Aircraft**, meaning any contrivance used or designated for flight, except model or hobby aircraft not used or designed to carry people or cargo. Aircraft excludes self-propelled missiles and spacecraft.
7. **Vehicles**. This peril does not include loss caused by a vehicle owned or operated by you or a resident or any covered person on the Described Location.
8. **Smoke**, meaning sudden and accidental damage from smoke from a Covered Peril. This peril does not include loss caused by smoke from fireplaces, heating appliances, from agricultural smudging or industrial operations.
9. **Sinkhole Collapse**, meaning the sudden settlement or collapse of earth resulting from underground voids created by the action of water on limestone or like rock formations. Loss caused by or resulting from actual physical damage to your dwelling and personal property by sinkhole collapse is covered.
10. **Theft**, meaning robbery or burglary with evidence of forced entry as documented by a police report.
11. **Vandalism or Malicious Mischief**, meaning the intentional damage or destruction of your property by another person, unless otherwise specified in this policy.

GENERAL EXCLUSIONS

1. **Vacant or Unoccupied Property**. We do not cover loss resulting directly or indirectly to vacant or unoccupied property. This applies only if the dwelling at the Described Location has been vacant or unoccupied for sixty (60) consecutive days or more.
2. **Fences, Sidewalks, Driveways, Lawns, Plants, Shrubs or Trees**. We do not cover loss to fences, sidewalks, driveways, lawns, plants, shrubs or trees outside of buildings.
3. We do not cover loss resulting directly or indirectly from:
- a. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the use, construction, repair or demolition of building or other structure, unless specifically provided under this policy.
 - b. **Earth Movement**, except direct loss by fire or explosion resulting from earth movement is covered.

- c. **Water Damage** caused by:
- Flood, surface water, waves, tidal water, overflow of a body of water or spray from any and all sources, whether or not driven by wind; or
 - Water which backs up through sewers or drains; or
 - Water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure; or
 - Frozen or burst pipes whether related to electrical losses or not.
- d. **Theft**, due to burglary, robbery, holdup, vandalism or malicious mischief committed by the Insured or a relative.
- e. **Power Interruption**, meaning the interruption of power or other utility service. If a Peril Insured Against ensues on the Described Location, we will pay only for loss caused by the ensuing peril.
- f. **Neglect**, meaning your neglect to use all reasonable means to save and preserve property at and after the time of loss or when property is endangered by a peril insured against.
- g. **War**, including undeclared war, civil war, insurrection, rebellion, warlike acts by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
- h. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of the Conditions.
- i. **Intentional Property Damages**, fire loss intended by the “insured” (either by Insureds’ hand or by his instruction) or other than fire loss intended by “all insureds” (either by all Insureds’ hand or by his instruction), except that an innocent insured shall receive his proportionate share of policy proceeds.
- j. **Fungi**, damages caused by fungi including mold or mildew, mycotoxins, spores or any by products produced by or released by fungi mold, including any damage from fungi, wet or dry rot and bacteria.

OTHER COVERAGES:

THE COVERAGES AND PROVISIONS IN THIS SECTION APPLY AS SHOWN ON THE DECLARATION PAGE.

Permanent Dwelling

Living Expense Benefit (LER). In addition to other insurance under this policy, if a loss caused by a Peril Insured Against in this policy renders the premises unlivable, we will pay up to 1% of the Limit of Liability appearing on the Declaration Page. Weekly payments will be made, for the shortest time required, to repair or to replace the Described Location or, if you relocate permanently, the shortest time required for your household to settle elsewhere. In no event, shall the payment period exceed eight (8) weeks. The Deductible does not apply to this coverage.

CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we shall not be liable:
 - a. For an amount greater than the interest of the person(s) insured under this policy;
 - b. For more than the Basic Limit of Liability that applies; or to anyone except the named insured.

- c. In the case of a "Total Loss" we shall pay the loss if due to covered peril without deduction or offset.

2. Representations, Warranties, Concealment or Fraud.

Coverage will not be provided, if at any time any insured, with intent to deceive, would cause any material fact or false statement related to this coverage, to be concealed or misrepresented, or commit a fraudulent act, relating to this insurance. Representations and warranties cannot be deemed material, and misrepresentations cannot void the policy or defeat coverage unless: (1) the statement is false (2) it was made with the intent to deceive and (3) it is material to the risk.

Innocent co-insured will not be denied coverage for their interest in the insured property based on intentional and/or illegal acts of another insured.

Concealment or Fraud

1. With respect to loss caused by fire, we do not provide coverage to the insured who whether before or after a loss, has:
 - a. Intentionally concealed or misrepresented any material fact or circumstance;
 - b. Engaged in fraudulent conduct; or
 - c. Made false statements; relating to this insurance.
2. With respect to loss caused by a peril other than fire and with respect to all "insureds" covered under this Policy, we provide no coverage for loss if, weather before or after a loss, one or more "insureds" have:
 - a. Intentionally concealed or misrepresented any material fact or circumstance;
 - b. Engaged in fraudulent conduct; or
 - c. Made false statements; relating to this insurance.
3. However, if the conduct specified above is in relation to the procurement of the contract or occurs subsequent to the issuance of the contract, but if known to us would have caused us not to issue the Policy; coverage will only be denied if the conduct was committed with the intent to deceive.

3. Your Duties After Loss. In case of a loss to which this insurance may apply, you must:

- a. Give immediate notice to us or to our agent;
- b. Protect the property from further damage, make reasonable and necessary repairs required to protect the property and keep an accurate record of repair expenditures;
- c. Prepare an inventory of damaged personal property showing in detail, the quantity, description, estimated value (purchase cost) and amount of loss. Attach to the inventory all bills, receipts and related documents that substantiate the figures in the inventory;
- d. Exhibit the damaged property and submit to examination under oath as often as we reasonably require;
- e. Provide us with receipts and documents, such as fire and police reports we reasonably request, and submit to us to make copies;
- f. Submit to us, within 60 days after we request, unless loss was due to a catastrophic event for which a state of disaster was declared by civil officials (then 180 days), signed sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) The time and cause of loss;
 - (2) The interest of you and all others in the property involved and all encumbrances on the property;
 - (3) Other insurance which may cover the loss;
 - (4) Changes in title, interest or occupancy of the property during the term of this policy;
 - (5) An inventory of damaged personal property as described in 3c and specifications of damaged building and detailed repair estimates.

Notify us after loss is discovered within 60 days, unless loss was due to a catastrophic event for which a state of disaster was declared by civil officials (then 180 days), or your claim will not be

accepted. The 180-day time limit may not begin until the declaration of emergency has ended and the civil authorities are allowing the insured access to the property.

4. **Loss Settlement.** Covered losses are settled at **Actual Cash Value** at the time of loss but not exceeding the amount necessary to repair or replace the damaged property. Upon receiving notice of loss from you, we shall furnish, within thirty days (30) to you, forms suitable for filing a proof of loss and shall advise you that you are required under the terms of the policy of fire insurance to submit a proof of loss.
5. **Loss to a Pair or Set.** In case of loss to a pair or set we may elect to: a. Repair or replace any part to restore the pair or set to its value before the loss; or b. Pay the difference between the Actual Cash Value of the property before and after the loss.
6. **Appraisal.** If you and we fail to agree on the amount of loss, either can demand that the amount of the loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, independent appraiser and notify the other of the appraiser's identity within 30 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state of the Described Location to select an umpire. The appraisers shall then set the amount of the loss. If the appraisers submit a written report of agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting the appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us. Agreement is non-binding on either party.
7. **Other Insurance.** If any loss covered by this policy is also covered by other insurance, this policy shall be considered excess to any other insurance coverage.
8. **Subrogation.** You may waive in writing before a loss all rights of recovery against any person or entity. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us. If an assignment is sought, the person insured shall sign and deliver all related papers and cooperate with us in a reasonable manner. We agree to pay our portion of expenses incurred in the recovery to the extent we recover any portion of the benefits paid under this policy pursuant to subrogation.
9. **Suit Against Us.** No action shall be brought unless there has been compliance with the policy provisions and the action is started within two years after the loss.
10. **Our Option.** If we give you written notice within 30 days after we receive your signed sworn statement of loss, we may repair or replace any part of the property with material of like kind quality.
11. **Loss Payment.** We will adjust and pay all losses to you or any other person named in this policy or legally entitled to receive payment. Offer of payment and/or payment to settle the loss will be made within 30 days (if after 30 days with interest), after satisfactory proofs of loss is received from you or entry of final judgment (with interest from date of judicial demand on judgments for delictual offenses) or the filing of an appraisal award with us. In any instance that part of your loss payment, that is undisputed will be paid to you within 30 days after we have received satisfactory proofs of loss.
12. **Abandonment of Property.** We will not accept any property abandoned by you.
13. **Property Held By Others.** We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any provision of this policy.

14. Cancellation.

- a. You may cancel this policy by returning it to us or letting us know in writing the date you wish to cancel.
- b. We may cancel this policy only for the reasons stated in this condition.
 - (1) When your premiums due have not been paid, we may cancel at any time by mailing you and each mortgagee, pledgee or other known person shown by the policy to have an interest in any loss at least 10 days notice of cancellation of the policy or binder from the date the premium was due.
 - (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by mailing you and each mortgagee, pledgee or other known person shown by the policy to have an interest, notice at least 30 days before the date cancellation takes effect.
 - (3) When this policy has been in effect for more than 60 days, if it is a renewal with us, we may cancel this policy, if when it was obtained or after it was in force you misrepresented any material fact with the intent to deceive or made fraudulent acts, statements or submissions to us with the intent to deceive and if known would have caused us not to insure the risk or if the condition of the risk materially increased from the risk originally accepted. This can be done by mailing you and each mortgagee, pledgee or other known person shown by the policy to have an interest notice at least 30 days before the date cancellation takes effect.
- c. **Non-Renewal.** We may choose not to renew this policy by mailing you and each mortgagee, pledgee or other person shown by the policy to have any interest, notice at the last mailing address known by us with at least 30 days advance notice of our intention. We may non-renew your policy, if you have not paid your premiums or if you have fraudulently given any information relative to this policy or if your property risk has materially substantially changed or if the renewal of this policy creates a solvency risk to the company. We will not non-renew your policy due to a loss caused exclusively by an act of God (act of God is defined as any loss absent of human intervention or a direct result of natural forces).
- d. When written notice of cancellation of this policy is given, premiums paid beyond the date of cancellation will be refunded to you (if refund occurs after 30 days, payment will include interest equal to one and one-half percent per month.)

15. Premium Payments. This policy is in effect when you pay the first premium. Subsequent premiums are payable in advance to our authorized agent. If your payment by check or other negotiable instrument is returned by the institution on which it was drawn, your policy and any binder will be cancelled from the date the premium payment was due for the initial or renewal term, whichever is applicable.

16. Grace Period. You have 31 days after a premium is due to pay the premium. This is called a grace period. During this time, your policy will continue. If you have not paid the due premium at the end of the grace period, this policy will terminate.

17. Liberalization Clause. If we adopt any revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy term, the broadened coverage will immediately apply to this policy.

18. Waiver or Change of Policy Provisions. A waiver or change of any provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination shall not waive any of our rights.

19. Assignment. Assignment of this policy shall not be valid unless we give our written consent.

20. **Death.** If you die, we insure:
- a. Your legal representative but only with respect to the property covered under this policy at the time of death; and
 - b. With respect to your property, the person having legal temporary custody of the property until appointment and qualification of a legal representative. Right of action for offense and quasi offense survives death of injured party for one year.
21. **Nuclear Hazard Clause.**
- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
 - b. Loss caused by the Nuclear Hazard shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.
22. **Conformity to State Law.** This policy is amended to conform to the laws of the state in which it is delivered.
23. **Rate Changes.** If we change the premium rates for any Coverage provided by this policy, on subsequent renewal dates or if there is a material change in the risk, we may amend the premiums payable under this policy by an endorsement signed by our President or Secretary. You will receive a notice and written explanation of any premium increase. Such an endorsement will be issued to you at least 30 days prior to any rate change.
24. **Intentional Acts.** If you or any person insured under this policy causes or procures a loss to property covered under this property for the purpose of obtaining insurance benefits, then this policy is void and we will not pay you or any other insured for this loss. Innocent co-insured will not be denied coverage for their interest in the insured property based on intentional and/or illegal acts of another insured.



State National Fire Insurance Company

NOTICE OF PRIVACY POLICY AND INSURANCE INFORMATION PRACTICE

While information is the cornerstone of our ability to provide superior products and services, our most important asset is our customers' trust. Protecting the confidentiality of customer information, keeping it secure and using it only as our customers would expect is a top priority for all of us at State National Fire Insurance Company. As a result, we will abide by the following principles that constitute our Privacy Promise To Our Customers:

- We will safeguard, according to the highest standards of confidentiality and security, any information our customers share with us.
- We will limit the collection, retention, and use of customer information to the minimum required to administer our business and to ensure delivery of superior service to our customers, which includes advising our customers about our products, services, and other opportunities.
- We will endeavor to keep customer information accurate, current, and complete. We will respond timely to requests to correct inaccurate information in a customer's file.
- We will permit only authorized employees, who are trained in the proper handling of personally identifiable customer information, to have access to such information. Employees who violate our Privacy Promise will be subject to disciplinary measures.
- We will maintain appropriate security standards and procedures regarding unauthorized access to customer information.
- We will not reveal specific information about current or former customer accounts or other personally identifiable data to unaffiliated third parties for their independent use unless we have previously informed the customer in disclosures or agreements, have been authorized by the customer, or are allowed or required by law. We will exchange information about our customers with reputable reference sources and clearinghouse sources for purposes of risk management, credit reporting, and verification.
- When we hire third parties to provide support services, we will insist that they conform to similar privacy principles and allow us to audit them for compliance.
- We will provide a copy of this policy when we establish a customer relationship and thereafter on at least an annual basis.
- The public and nonpublic information we receive from you on insurance applications, claim forms or other forms such as your name, address, date and location of birth, marital status, sex, social security number, medical information, beneficiary information and other transactions is used in the routine course of business.

Changes to our Notice of Privacy Policy and Insurance Practices – We reserve the right to change our privacy notices and insurance information practices. If we make any material changes to our policies and practices we will provide you with a revised notice.

If you have any questions concerning our Privacy Promise or if you wish to review or correct any of your personal information in our file, please write to our Customer Service Department, PO Box 55, Shreveport, LA 71161.

IMPORTANT NOTICE REGARDING REFUNDABLE TAX CREDIT

Louisiana Revised Statute 47:6025 allows a refundable tax credit by the Department of Revenue for the Louisiana Citizens Property Insurance Corporation assessments resulting from Hurricanes Katrina and Rita that were paid by you.

The assessment is displayed on your Declarations Page as the FAIR Plan Assessment Fee.

1. The form to be completed by individuals can be found at the following website. You may claim the Louisiana Citizens Property Insurance Corporation Assessment Fee refund on your individual income tax return (Form IT-540) or on Form R-540INS, but not on both. Instructions on how to request a refund of the Fair Plan Assessment fee are available on the website. If you have any questions, contact the Department of Revenue Call Center at (225) 219-0102.

<http://revenue.louisiana.gov/sections/taxforms/default.aspx?code=PSN>

2. The form to be completed by business entities can be found at the website below. It contains instructions on how to file with the Department of Revenue. If you have any questions, contact the Department of Revenue Call Center at (225) 219-7462.

<http://revenue.louisiana.gov/sections/taxforms/default.aspx?code=CIF>

Thank you for being a valued policyholder!



State National Fire Insurance Company

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*******IMPORTANT NOTICE*******

THIS POLICY DOES NOT INCLUDE INSURANCE PROTECTION AGAINST FLOOD LOSSES.

THIS COVERAGE IS AVAILABLE THROUGH AGENTS WHO WRITE FLOOD INSURANCE.

IF YOU SHOULD HAVE ANY QUESTIONS REGARDING YOUR COVERAGE, PLEASE CONTACT YOUR AGENT.

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.

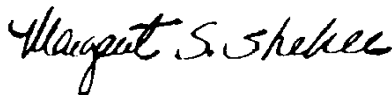
This policy is issued on behalf of State National Fire Insurance Company and by acceptance of this policy, you agree that:

1. The statements in the application are your representations;
2. This policy is issued in reliance upon the truth of those representations; and
3. This policy embodies all agreements existing between you and State National Fire Insurance Company or any of our Producers relating to this policy.

See your policy for more information.

Please see the Declaration Page(s) for Policy Number, Coverage Amount and Policy Effective Date

IN WITNESS WHEREOF, the Company has caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by a duly authorized representative of the Company.



Secretary



President



Agent