

SAMPLE INSURANCE POLICY

COVERAGE SECTION

This policy provides comprehensive health insurance coverage for the policyholder and eligible dependents. Coverage includes:

- Hospital expenses up to \$100,000 per year
- Outpatient medical services
- Prescription medications
- Emergency services

EXCLUSIONS SECTION

The following are not covered under this policy:

- Pre-existing conditions within the first 12 months
- Cosmetic procedures
- Experimental treatments
- Self-inflicted injuries

PAYMENT TERMS

Premiums are due monthly on the first day of each month. A 30-day grace period is allowed for late payments. After 30 days, the policy may be terminated for non-payment.

TERMINATION CONDITIONS

This policy may be terminated by either party with 30 days written notice. Automatic termination occurs upon non-payment of premiums or fraudulent claims.