

Insurance Company: Safe Haven Insurance Co.

Policy Number: 9786-3021-ABCD

Policyholder Name: Emily Carter

Policyholder Address: 523 Oakwood Drive, Springfield, IL 62704

Effective Date: June 1, 2024

Expiration Date: June 1, 2025

Coverage Type: Homeowner's Insurance (Comprehensive)

Policy Details:

1. Dwelling Coverage:

Provides protection for your home and structures attached to it (e.g., garage, roof) against covered perils such as fire, windstorm, and vandalism.

- Coverage Limit: \$250,000
- Deductible: \$1,000

2. Personal Property Coverage:

Covers personal belongings within the home (e.g., furniture, electronics) against theft, fire, or other damages.

- Coverage Limit: \$50,000
- Deductible: \$500

3. Additional Living Expenses:

Covers temporary housing costs if the home is uninhabitable due to covered damage.

- Coverage Limit: \$20,000

4. Liability Protection:

Provides protection if someone is injured on your property or if you accidentally damage someone else's property.

- Coverage Limit: \$300,000

5. Windstorm Damage:

Coverage for damages caused by wind, hail, and fallen trees as a result of storms.

- Coverage Limit: \$10,000 (separate from standard dwelling coverage)

Exclusions:

- Flood damage (not covered under this policy; requires separate flood insurance)
- Earthquake damage (separate coverage required)

Claims Process:

- **Step 1:** Report the incident to Safe Haven Insurance within 24 hours of the event.
- **Step 2:** Submit supporting documents (photos, contractor reports, receipts).
- **Step 3:** A claims adjuster will contact you within 72 hours to assess the damages.
- **Step 4:** Once the claim is approved, reimbursement will be processed, minus the applicable deductible.