

**HOMEOWNERS POLICY (HO-3) — DEMO  
MINI-PACKET**

**Document: Homeowners\_Policy**

**Jurisdiction: Florida (Demo)**

**Version: 2025-12-24 (Synthetic)**

**IMPORTANT NOTICE**

This document is synthetic and intended only for software demonstrations. It is not an insurance contract and provides no legal guidance.

=====

**SECTION 0 — DECLARATIONS (DEMO)**

**D0.1 Insured: Demo Policyholder**

**D0.2 Residence Premises: 101 Demo Street,  
Miami, FL 33101**

**D0.3 Policy Period: 01-Jan-2026 to 01-Jan-  
2027**

**D0.4 Coverages (Limits)**

**Coverage A (Dwelling): \$300,000**

**Coverage B (Other Structures): \$30,000**

**Coverage C (Personal Property): \$150,000**

**Coverage D (Loss of Use): \$60,000**

**D0.5 Deductibles (Florida)**

**All Other Perils Deductible: \$2,500**

**Hurricane Deductible: 2% of Coverage A  
limit (See E9.1)**

**D0.6 Endorsements Included (Demo)**

**E9.1 Florida Hurricane Deductible  
Endorsement**

**E9.2 Water Backup (Sump/Sewer/Drain)  
Limited Coverage Endorsement**

=====

**SECTION 1 — DEFINITIONS**

**1.1 “Insured” means you and residents of  
your household who are relatives or other  
persons under 21 in your care.**

**1.2 “Residence premises” means the one-  
family dwelling where you reside and which  
is listed in the Declarations.**

**1.3 “Occurrence” means an accident,  
including continuous or repeated exposure  
to substantially the same harmful conditions.**

**1.4 “Flood” means:**

**(a) overflow of inland or tidal waters,**

**(b) unusual and rapid accumulation or  
runoff of surface waters,**

**(c) mudflow, or**

**(d) release of water from a dam, levee,  
seawall, or similar structure due to any of  
(a)-(c).**

**1.5 “Water backup” means water that backs  
up through sewers or drains or overflows  
from a sump.**

=====

**SECTION 2 — COVERAGES (SECTION I —  
PROPERTY)**

**2.1 Coverage A — Dwelling**

**We cover the dwelling on the residence  
premises, including structures attached to  
the dwelling.**

**2.2 Coverage B — Other Structures**

We cover other structures on the residence premises set apart from the dwelling by clear space.

### 2.3 Coverage C — Personal Property

We cover personal property owned or used by an insured anywhere in the world, subject to limitations and exclusions.

### 2.4 Coverage D — Loss of Use

If a covered loss makes the residence premises unfit to live in, we cover the necessary increase in living expenses, subject to the limit in Declarations.

=====

## SECTION 3 — PERILS INSURED AGAINST (HO-3 DEMO)

### 3.1 Coverage A and B (Dwelling / Other Structures) — Open Perils

We insure against direct physical loss to property described in Coverage A and B unless the loss is excluded in Section 4.

### 3.2 Coverage C (Personal Property) — Named Perils (Demo list)

We insure against loss caused by: Fire, Lightning, Windstorm or Hail, Explosion, Riot, Aircraft, Vehicles, Smoke, Theft, Vandalism, and Accidental Discharge or Overflow of Water or Steam from within a plumbing or HVAC system (subject to Section 4 exclusions).

=====

## SECTION 4 — EXCLUSIONS (CRITICAL FOR CLAIM DECISIONS)

### 4.1 Water Exclusion — Flood / Surface Water (Key Clause)

We do not cover loss caused directly or indirectly by Flood as defined in 1.4, including surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind.

This exclusion applies regardless of any other cause or event contributing concurrently or in any sequence to the loss.

### 4.2 Water Below Ground / Seepage

We do not cover loss caused by water below the surface of the ground, including seepage or leakage through foundations, basements, floors, or walls.

### 4.3 Neglect

We do not cover loss caused by the insured's neglect to use reasonable means to save and preserve property at and after the time of loss.

### 4.4 Wear and Tear / Deterioration

We do not cover loss caused by wear and tear, marring, deterioration, or mechanical breakdown.

### 4.5 Mold / Fungus (Demo)

We do not cover mold, fungus, or wet/dry rot unless it results from a covered peril and is reported promptly, subject to limits.

### 4.6 Ordinance or Law (Demo)

We do not cover increased costs due to enforcement of any ordinance or law

regulating construction, repair, or demolition unless specifically endorsed.

=====

## SECTION 5 — CONDITIONS (DUTIES + CLAIMS PROCESS)

### 5.1 Duties After Loss (What agent must verify)

In case of a loss, you must:

- (a) give prompt notice to us or our agent;
- (b) protect the property from further damage and keep records of repair expenses;
- (c) make reasonable and necessary temporary repairs;
- (d) prepare an inventory of damaged personal property showing quantity, description, and amount of loss;
- (e) provide requested records and documents and permit inspections.

### 5.2 Proof of Loss

Within 60 days after our request, you must send a signed, sworn proof of loss containing required details and supporting documentation.

### 5.3 Loss Settlement (Demo)

Covered property losses are settled at Actual Cash Value unless Replacement Cost coverage applies and conditions are met.

### 5.4 Appraisal (Dispute Resolution)

If you and we fail to agree on the amount of loss, either may demand appraisal. Each selects an appraiser; an umpire resolves differences.

=====

## SECTION 6 — SPECIAL FLORIDA NOTES (DEMO)

### 6.1 Hurricane / Windstorm Timing

Hurricane-related deductible and conditions apply when a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center, as stated in Endorsement E9.1.

=====

## ENDORSEMENTS (DEMO)

### E9.1 Florida Hurricane Deductible Endorsement (Demo)

E9.1.1 If a hurricane watch or warning is issued for any part of Florida, a hurricane deductible applies to covered hurricane losses.

E9.1.2 Hurricane Deductible Amount: 2% of Coverage A limit per Declarations.

E9.1.3 The hurricane deductible applies instead of the All Other Perils deductible for covered hurricane-related losses.

### E9.2 Water Backup Limited Coverage Endorsement (Demo)

E9.2.1 We provide limited coverage for direct physical loss caused by Water backup as defined in 1.5.

E9.2.2 Limit: \$10,000 per occurrence (Demo).

E9.2.3 This endorsement does not provide coverage for Flood as defined in 1.4.

=====

**AGENT QUICK DECISION GUIDE (DEMO SOP  
SNIPPET)**

**S1 If Claim Type = Flood:**

- Cite Section 4.1 Water Exclusion (Flood / Surface Water).
- If claimant alleges “sewer backup”, check if facts match Water backup definition (1.5) and endorsement E9.2.
- If loss is from overflow of surface waters or storm surge → treat as Flood (1.4) → excluded by 4.1.

**S2 If Claim Type = Accidental Discharge  
(plumbing leak):**

- Check Section 3.2 named peril “Accidental Discharge...” and ensure it originated within a plumbing/HVAC system.
- Still apply exclusions (4.2 seepage; 4.3 neglect) where relevant.

**S3 If State = Florida AND hurricane conditions  
apply:**

- Cite E9.1 for deductible logic and amounts.