

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

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**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.

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**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.**

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**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.**

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## **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).**

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## **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.

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## **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)**

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### **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.

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### **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.

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**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.