

HomeProtect+ Insurance Policy Document

A. Welcome to SecureShield Insurance

At SecureShield Insurance, we are dedicated to safeguarding your most important asset—your home. Our mission is to provide homeowners with reliable and comprehensive protection against life's unexpected events. With tailored coverage solutions, our HomeProtect+ insurance plans offer peace of mind, ensuring that your home and belongings are secure, and your future is protected.

B. Policy Highlights

HomeProtect+ Insurance provides three distinct tiers to meet the diverse needs of homeowners:

- **Bronze Plan:** Essential protection for foundational risks at a budget-friendly cost.
- **Silver Plan:** Enhanced protection with higher coverage limits and additional safeguards.
- **Gold Plan:** Premium protection with comprehensive coverage, minimal exclusions, and peace of mind for your home and valuables.

C. Coverage Details

C1. Dwelling Coverage

Protection for the physical structure of your home, including walls, roof, and attached fixtures.

- **Bronze Plan:**
Covers repair costs up to **\$150,000** for damages caused by common incidents such as **fire**, **storms**, and **vandalism**. Designed for **basic structural repairs**, this plan is ideal for homeowners seeking minimal yet reliable protection.
- **Silver Plan:**
Extends coverage up to **\$300,000**, including damage from **natural disasters** like hailstorms and hurricanes. It also protects **semi-detached structures** such as garages or patios.
- **Gold Plan:**
Comprehensive protection up to **\$500,000**, featuring **extended replacement cost coverage**, which ensures the rebuilding process meets current market rates, even if costs exceed initial estimates. Additionally, it protects against rare risks like **volcanic eruptions**.

C2. Personal Belongings Coverage

Covers your home's contents, including furniture, electronics, and other personal items.

- **Bronze Plan:**
Provides coverage up to **\$50,000** for **essential household items**, safeguarding them against theft and common types of damage.

- **Silver Plan:**
Increases protection up to **\$100,000**, with **higher limits for electronics** and high-value items such as **jewelry** or **art**.
- **Gold Plan:**
Comprehensive protection up to **\$200,000**, featuring **specialized safeguards** for high-value possessions, additional theft protection, and **worldwide coverage** for items you take with you when traveling.

C3. Liability Protection

Protects you against legal and financial liabilities for accidents or injuries occurring on your property.

- **Bronze Plan:**
Offers coverage up to **\$100,000** for bodily injury or property damage claims, covering basic liability needs.
- **Silver Plan:**
Provides enhanced protection up to **\$300,000**, including **legal fees** and compensations related to covered incidents.
- **Gold Plan:**
Comprehensive liability coverage up to **\$500,000**, encompassing a wide range of legal scenarios, ensuring peace of mind for homeowners facing complex claims.

C4. Loss of Use

Reimburses additional living expenses if your home becomes uninhabitable due to covered damages.

- **Bronze Plan:**
Covers up to **\$10,000** for **temporary housing** and related costs during repair periods.
- **Silver Plan:**
Extends coverage up to **\$20,000**, including **relocation services** and higher allowances for accommodations.
- **Gold Plan:**
Provides up to **\$40,000**, ensuring comfortable temporary living arrangements and minimizing disruptions to your lifestyle.

C5. Additional Coverage Options

Optional add-ons for tailored protection.

- **Flood Insurance:**
Available with **Silver** and **Gold Plans**, this add-on protects against **flood-related damage**, which is not typically included in standard policies.
- **Earthquake Coverage:**
Exclusive to the **Gold Plan**, offering financial protection against damage caused by **seismic activity**.
- **Extended Replacement Costs:**
An option for **Silver** and **Gold Plans**, providing extra funds for **rebuilding costs** that exceed the initial estimates, ensuring full restoration of your property.

D. Policy Terms and Conditions

Exclusions

The following are excluded under HomeProtect+ policies:

- Wear and tear, intentional damage, or pre-existing conditions.
- Specific exclusions may vary; refer to the policy handbook for details.

Deductibles

- **Bronze Plan:** \$1,000 deductible per claim event.
- **Silver Plan:** \$750 deductible per claim event.
- **Gold Plan:** \$500 deductible per claim event.

Claims Filing Procedures

- **How to File:** Report claims within **30 days** of the incident via our **24/7 support line** or online portal.
- **Requirements:** Documentation (photos, receipts) and assessments may be required to process claims.