

Policyholder: John Doe

Address: 123 Main Street, Anytown, USA 12345

Dwelling: Single-family detached home, built in 1998, 2,000 sq. ft.

Insurer: SecureHome Insurance Company

Policy Number: SH-12345678

Effective Date: May 27, 2024 **Expiration Date:** May 26, 2025

Coverage A: Dwelling

- Coverage Limit: \$200,000 (This is the maximum amount the insurer will pay to rebuild or repair the dwelling structure in case of a covered loss)
- Covered Perils:
 - Fire or lightning
 - Theft (including vandalism and burglary)
 - Windstorm or hail
 - Explosion
 - Smoke damage
 - Aircraft or vehicle damage
 - Riots or civil commotion
 - Accidental water discharge (sudden and accidental breakage of plumbing, heating, or air conditioning systems or appliances)

Coverage B: Other Structures

- Coverage Limit: \$10,000 (This covers detached structures on the property, such as garages, sheds, or fences)
- Covered Perils: Same as Coverage A

Coverage C: Personal Property

- Coverage Limit: \$50,000 (This covers your belongings inside the home in case of a covered loss)
- Covered Perils: Same as Coverage A, with additional coverage for:
 - Vandalism (even if there is no forced entry)
 - Weight of ice, snow, or sleet
 - Sudden and accidental tearing apart of covered property by wind or hail

Coverage D: Loss of Use (Additional Living Expenses)

- Coverage Limit: \$2,000 per month (This covers additional living expenses if your home is uninhabitable due to a covered loss, for up to 12 months)

Coverage E: Personal Liability

- Coverage Limit: \$100,000 (This covers legal costs if someone is injured on your property, or if your pet injures someone outside your property)
- Medical Payments to Others: \$1,000 (This covers medical expenses for someone who is accidentally injured on your property)

Deductible:

- A deductible applies to most covered losses. You will be responsible for paying this amount before the insurance company starts paying.
 - Dwelling & Other Structures: \$500
 - Personal Property: \$250

Important Exclusions:

- This policy does not cover losses caused by:
 - Earthquake
 - Flood
 - Normal wear and tear
 - Negligence (e.g., leaving a window open during a storm)
 - Intentional damage by the insured

Optional Coverages:

- You may be able to add additional coverage for items such as:
 - Flood insurance
 - Earthquake insurance
 - Jewelry and valuables coverage
 - Increased coverage for specific high-value items

Renewals:

- Your policy will automatically renew each year, unless you cancel it or your insurer chooses not to renew it. You will receive a renewal notice with the updated premium amount before the renewal date.

Claims Process:

- In the event of a covered loss, you must contact your insurance company as soon as possible to file a claim. A claims adjuster will be assigned to investigate the damage and determine the amount of coverage that applies.

Dispute Resolution:

- If you disagree with the insurance company's decision on your claim, you have the right to file an appeal.

This policy is a binding contract. By accepting this policy, you agree to the terms and conditions outlined above.