

# Homeowners Insurance Policy – PH3456789

**Contoso Insurance Inc.**

**Policyholder:** Olivia Nguyen

**Property Address:** 9101 Pine St, San Francisco, CA 94101

**Policy Term:** 2020-11-10 to 2021-11-10

**Coverage Type:** Homeowners – HO-5 (Comprehensive Form)

**Deductible:** \$2,000

**Covered Perils:**

- Fire and Smoke
- Windstorm or Hail (including treefall)
- Theft and Accidental Damage
- Sudden Collapse or Structural Shift
- Weight of Ice, Snow, or Sleet

**Property Coverage:**

- Dwelling Coverage (A): \$500,000
- Other Structures (B): \$50,000
- Personal Property (C): \$200,000
- Loss of Use (D): \$100,000
- Personal Liability (E): \$500,000
- Medical Payments (F): \$10,000

**Endorsements:**

- Extended Replacement Cost Coverage
- Tree Debris and Emergency Roof Tarping
- Electronics Replacement Cost Rider