

# Homeowners Insurance Policy – PH7890123

**Contoso Insurance Inc.**

**Policyholder:** Isabella Lopez

**Property Address:** 7788 Spruce St, Phoenix, AZ 85001

**Policy Term:** 2020-12-05 to 2021-12-05

**Coverage Type:** Homeowners – HO-3 (Special Form)

**Deductible:** \$2,000

**Covered Perils:**

- Fire and Smoke
- Wind and Hail
- Theft and Vandalism
- Falling Objects
- Sudden and Accidental Discharge of Water
- Wildfire (including secondary smoke/ash damage)

**Property Coverage:**

- Dwelling Coverage (A): \$350,000
- Other Structures (B): \$35,000
- Personal Property (C): \$175,000
- Loss of Use (D): \$70,000
- Personal Liability (E): \$300,000
- Medical Payments (F): \$5,000

**Endorsements:**

- Smoke Damage Interior/Exterior Rider
- Replacement Cost Coverage for Personal Property
- Debris Removal Coverage