

Homeowners Insurance Policy – PH5678901

Contoso Insurance Inc.

Policyholder: Sophia Kim

Property Address: 3344 Birch St, New York, NY 10001

Policy Term: 2022-07-01 to 2023-07-01

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

Deductible: \$1,000

Covered Perils:

- Fire and Smoke
- Water Damage from Burst Pipes
- Theft and Accidental Damage
- Electrical Damage due to Water Intrusion
- Falling Objects

Property Coverage:

- Dwelling Coverage (A): \$450,000
- Other Structures (B): \$45,000
- Personal Property (C): \$220,000
- Loss of Use (D): \$90,000
- Personal Liability (E): \$500,000
- Medical Payments (F): \$10,000

Endorsements:

- Water Backup and Sump Pump Overflow Coverage
- Electronics and Appliance Replacement Cost Rider
- Emergency Water Extraction Coverage