

Homeowners Insurance Policy – PH12345678

Contoso Insurance Inc.

Policyholder: Eleanor Hawthorne

Property Address: 1234 Elm Street, Chicago, IL 60601

Policy Term: 2022-05-15 to 2023-05-15

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

Deductible: \$1,000

Covered Perils:

- Fire and Smoke
- Windstorm and Hail
- Thunderstorm Damage (including water leakage)
- Theft and Vandalism
- Sudden Collapse or Structural Shift

Property Coverage:

- Dwelling Coverage (A): \$400,000
- Other Structures (B): \$40,000
- Personal Property (C): \$180,000
- Loss of Use (D): \$75,000
- Personal Liability (E): \$300,000
- Medical Payments (F): \$5,000

Endorsements:

- Water Intrusion Coverage
- Electronics Replacement Cost Rider
- Storm Debris Removal Coverage