

Home Insurance Policy

Policy Number:	254410
Insurance Company:	HomeGuard Insurance
Policy Holder:	Michael Brown
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$999.99
Deductible:	\$500.00
Copayment:	0%
Out of Pocket Maximum:	\$1,500.00

Coverage Areas

Coverage Type	Limit	Description
Dwelling	\$400,000	Structure of your home
Personal Property	\$200,000	Belongings inside your home
Liability	\$150,000	Personal liability coverage
Additional Living	\$40,000	Temporary living expenses
Medical Payments	\$10,000	Medical expenses for guests
Scheduled Items	\$50,000	Coverage for valuable items like jewelry and art
Home Office	\$25,000	Coverage for home office equipment and business liability

Exclusions

- Flood damage
- Earthquake damage
- Nuclear hazards
- War or terrorism
- Intentional acts