

Home Insurance Policy

Insurance Provider:	HouseShield Insurance
Policy ID:	386491
Policy Holder:	Michael Brown
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$999.99
Deductible:	\$500
Copayment:	0%
Out-of-Pocket Maximum:	\$1500

Coverage Details

Type	Limit	Description
Dwelling	\$400000	Structure of your home
Personal Property	\$200000	Belongings inside your home
Liability	\$150000	Personal liability coverage
Additional Living	\$40000	Temporary living expenses
Medical Payments	\$10000	Medical expenses for guests
Scheduled Items	\$50000	Coverage for valuable items like jewelry and art
Home Office	\$25000	Coverage for home office equipment and business liability

Exclusions

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