

Home Insurance Policy

Insurance Provider:	PropertyGuard Coverage
Policy ID:	502841
Policy Holder:	Michael Brown
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$699.99
Deductible:	\$2000
Copayment:	0%
Out-of-Pocket Maximum:	\$3000

Coverage Details

Type	Limit	Description
Dwelling	\$200000	Structure of your home
Personal Property	\$100000	Belongings inside your home
Liability	\$50000	Personal liability coverage
Additional Living	\$20000	Temporary living expenses
Medical Payments	\$2000	Medical expenses for guests

Exclusions

- Flood damage
- Earthquake damage
- Nuclear hazards
- War or terrorism
- Intentional acts
- Mold damage
- Sewer backup
- Termite damage