

# Home Insurance Policy

Policy Number:

414983

Insurance Company:

SecureHome Protection

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