

Home Insurance Policy

Insurance Provider:	HomeGuard Insurance
Policy ID:	392368
Policy Holder:	Michael Brown
Start Date:	2025-04-06
End Date:	2026-04-06
Premium:	\$899.99
Deductible:	\$1000
Copayment:	0%
Out-of-Pocket Maximum:	\$2000

Coverage Details

Type	Limit	Description
Dwelling	\$300000	Structure of your home
Personal Property	\$150000	Belongings inside your home
Liability	\$100000	Personal liability coverage
Additional Living	\$30000	Temporary living expenses
Medical Payments	\$5000	Medical expenses for guests

Exclusions

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