

HOME INSURANCE POLICY

Policy Number: HIN-2025-000123

Policyholder: John Doe

Property Address: 123 Maple Street, Springfield, IL 62704

Effective Date: January 1, 2025

Expiration Date: December 31, 2025

Premium Amount: \$1,200 per year

SECTION 1: PROPERTY COVERAGE

This Home Insurance Policy provides financial protection for the policyholder's property against specified perils, subject to the terms and conditions outlined below.

Covered Perils:

- Fire and Smoke Damage
- Lightning Strikes
- Theft and Vandalism
- Wind and Hail Damage
- Explosions
- Damage from Falling Objects

Excluded Perils:

- Flood and Water Damage (including storm surges and heavy rain-induced flooding)
- Earthquakes and Seismic Activity
- War and Terrorism
- Nuclear Hazards
- Neglect or Poor Maintenance Issues

SECTION 2: LIABILITY COVERAGE

This policy includes liability protection for bodily injury or property damage that occurs on the insured premises, up to the limit specified below:

- Personal Liability Coverage: Up to \$300,000
- Medical Payments to Others: Up to \$5,000 per incident

SECTION 3: ADDITIONAL COVERAGES

- Temporary Living Expenses: If the property becomes uninhabitable due to a covered peril, the insurer will cover reasonable additional living expenses for up to 6 months.
- Personal Property Coverage: Protection for belongings inside the home (furniture, electronics, appliances) against covered perils.

SECTION 4: POLICY CONDITIONS

1. Deductible: The policyholder is responsible for the first \$1,000 of any claim before coverage applies.
2. Claim Reporting: Any claim must be reported within 30 days of the incident.
3. Inspection Rights: The insurer reserves the right to inspect the insured property.
4. Policy Cancellation: The policyholder may cancel the policy with 30 days' notice. The insurer reserves the right to cancel for non-payment or misrepresentation.

SECTION 5: SIGNATURES

Policyholder Signature: _____

Insurance Provider Representative: _____

Date: _____

For any questions or to file a claim, contact our customer service at (800) 555-1234.