

Policy Number: INSP-24567-XYZ

Policyholder: John D. Smith

Coverage Period: Jan 1, 2024 - Dec 31, 2024

Insured Property: 123 Main Street, Springfield

SECTION 1: COVERAGES

- Fire Damage: Covered up to \$250,000
- Water Damage: Covered up to \$50,000 (Excluding flood events)
- Theft: Covered up to \$30,000 with proof of forced entry

SECTION 2: EXCLUSIONS

- Damages due to earthquakes or floods
- Damage due to intentional acts
- Loss of items without purchase receipts

SECTION 3: CLAIM PROCESS

1. Notify insurer within 5 days of incident
2. Submit claim form and documentation
3. Insurer will assess within 14 business days

SECTION 4: DEDUCTIBLES

- General Deductible: \$500
- Water Damage Deductible: \$1,000

Contact: support@insurexample.com | 1-800-INSUREME