

## Global Secure Homeowners Insurance Policy

Policy Number: H-17012025

Policy Period: From 12:01 AM January 1, 2025 to 12:01 AM January 1, 2026

Named Insured: Alex Doe

Property Address: 123 Maple Street, Anytown, ST 12345

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### SECTION I: DECLARATIONS

This policy provides the coverages described herein for the premises and personal property listed. The following limits of liability apply.

- **Coverage A - Dwelling:** \$300,000
- **Coverage B - Other Structures:** \$30,000
- **Coverage C - Personal Property:** \$150,000
- **Deductible:** \$1,000 per occurrence

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### SECTION II: DEFINITIONS

- "We", "us", and "our" refer to Global Secure Insurance Company.
- "You" and "your" refer to the named insured shown in the Declarations.
- "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results in bodily injury or property damage.
- "Dwelling" means the residential building on the premises, including structures attached to the dwelling.
- "Property Damage" means physical injury to, destruction of, or loss of use of tangible property.

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### SECTION III: COVERAGES

This policy insures against direct physical loss to property described in Coverages A, B, and C caused by a peril listed below, unless the loss is excluded in Section IV.

- 1. Fire or Lightning:** We cover direct loss from fire and lightning.
- 2. Windstorm or Hail:** We cover damage to the exterior and interior of the dwelling caused by wind or hail. However, we do not cover damage to trees or shrubs.
- 3. Theft:** We cover loss of personal property from theft, including attempted theft and loss of property from a known place when it is likely that the property has been stolen.

**4. Weight of Ice, Snow, or Sleet:** We cover damage to the dwelling from the weight of ice, snow, or sleet.

**5. Accidental Discharge or Overflow of Water or Steam:** We cover damage to property from the sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning system, or an appliance for heating water. We also cover sudden and accidental discharge of water from within a plumbing system. This includes a burst pipe or a leaking appliance. However, this does not include the cost to repair the faulty system or appliance itself.

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## **SECTION IV: EXCLUSIONS**

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

**1. Earth Movement:** We do not cover damage resulting from earthquake, landslide, mudflow, or any other earth movement, even if the earth movement is caused by a covered peril.

**2. Water Damage:** We do not cover damage from:

a. Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind.

b. Water which backs up through sewers or drains.

c. Water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, or other structure.

NOTE: This exclusion does not apply to the "Accidental Discharge or Overflow of Water" peril as described in Section III, which specifically covers water from within a plumbing system.

**3. Power Failure:** We do not cover any loss or damage consisting of or caused by power failure from a source outside the residence premises.

**4. Neglect:** We do not cover loss resulting from the insured's neglect to use all reasonable means to save and preserve property at and after the time of a loss. You are expected to perform regular maintenance to prevent foreseeable damage.

**5. War and Nuclear Hazard:** We do not cover loss caused by war, including undeclared war or civil war, or any act of a nuclear weapon.

**6. Mold, Fungus, or Wet Rot:** We do not cover loss caused by mold, fungus, or wet rot. However, we do cover loss from mold if it is the direct result of a covered peril (like a burst pipe) and is hidden and discovered within 14 days of the incident.

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## **SECTION V: CONDITIONS AFTER A LOSS**

In case of a loss to covered property, you must see that the following are done:

1. Give prompt notice to us or our agent.
2. Protect the property from further damage. Make reasonable and necessary repairs to protect the property and keep an accurate record of repair expenses.
3. Prepare an inventory of damaged personal property showing the quantity, description, actual cash value, and amount of loss.
4. As often as we reasonably require, show us the damaged property and provide records and documents we request.