

[HEADER] Homestead Legacy Insurance Homeowner's Insurance Policy Policy Number:
HMP-IA-008-2025 Effective Date: June 9, 2025 Expiration Date: June 8, 2026

[POLICYHOLDER INFORMATION] Insured Name(s): Kaya Fields, Zaire Curtis **Insured Address:**
2470 Lakeside Dr, Iowa City, Iowa(IA), 52240 **Mailing Address (if different):** 2470 Lakeside Dr,
Iowa City, Iowa(IA), 52240 **Contact Phone:** (319) 358-7878 **Email:** kfields@outlook.com

[DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS]

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$275,000.00	N/A	\$1,780.00
Coverage B - Other Structures	\$27,500.00	N/A	Included in Dwelling
Coverage C - Personal Property	\$137,500.00	N/A	Included in Dwelling
Coverage D - Loss of Use	\$55,000.00 (20% of Coverage A)	N/A	Included in Dwelling
Coverage E - Personal Liability	\$500,000.00	N/A	\$290.00
Coverage F - Medical Payments to Others	\$2,500.00 (per person)	N/A	\$50.00

Optional Endorsements/Additional Coverages:

- **Building Ordinance or Law Coverage:** \$55.00 annual premium (Provides increased coverage for costs associated with rebuilding to current codes)
- **Loss Assessment Coverage:** \$30.00 annual premium (Covers your share of assessments from an HOA or condominium association for covered losses)
- **Identity Theft Protection:** \$40.00 annual premium (Coverage up to \$20,000)

Discounts Applied:

- **Mature Home Discount (e.g., house built before 1970, with updates):** -\$40.00
- **Electronic Funds Transfer (EFT) Discount:** -\$15.00
- **Home Renovation/Upgrade Discount:** -\$35.00 (e.g., recent electrical/plumbing updates)

Total Annual Premium: \$2,100.00

Payment Schedule:

- **Annual Payment:** \$2,100.00 due by June 9, 2025

- **Monthly Payments:** \$178.75 due on the 9th of each month (12 installments, includes a \$6.25 monthly processing fee)
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[POLICY AGREEMENT]

Homestead Legacy Insurance (referred to as "We," "Us," "Our") agrees to provide the insurance described in this policy in return for the premium paid and subject to all the terms, provisions, and conditions of this policy.

[DEFINITIONS]

- **"Insured Location":** The dwelling and other structures at the Insured Address.
 - **"Dwelling":** The residential structure described on the Declarations Page, including structures attached to it.
 - **"Personal Property":** Property owned or used by an "insured," while it is anywhere in the world.
 - **"Occurrence":** An accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results in "bodily injury" or "property damage" during the policy period.
 - **"Deductible":** The amount of loss you must pay out of pocket before We begin to pay. For Property Coverages (A, B, C, D), a **\$1,500 deductible** applies per occurrence for most perils. A separate 1% wind/hail deductible applies to Covered Losses (minimum \$1,500).
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[SECTION I - PROPERTY COVERAGES]

- **Coverage A - Dwelling:** Covers direct physical loss to the dwelling and structures attached to it.
 - **Coverage B - Other Structures:** Covers direct physical loss to structures on the "insured location" not attached to the dwelling (e.g., detached garage, shed).
 - **Coverage C - Personal Property:** Covers direct physical loss to personal property owned or used by an "insured." Special limits apply to certain types of property (e.g., cash, jewelry, firearms).
 - **Coverage D - Loss of Use:** Pays for additional living expenses when the "insured location" is uninhabitable due to a covered loss.
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[SECTION I - PERILS INSURED AGAINST]

This policy insures against direct physical loss to property described in Coverages A, B, and C caused by any of the following perils, unless excluded:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft (with specific exclusions)
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge or Overflow of Water or Steam (from plumbing, heating, AC, or sprinkler system)
- Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging (of a hot water system, AC system, or automatic fire protection system)
- Freezing of a plumbing, heating, AC, or sprinkler system, or of a household appliance
- Sudden and Accidental Damage from Artificially Generated Electrical Current
- Volcanic Eruption

[SECTION I - EXCLUSIONS (Common Examples - Not Exhaustive)]

We do not insure for loss caused directly or indirectly by any of the following:

- Ordinance or Law (unless endorsed)
- Earth Movement (e.g., earthquake, landslide, mudslide)
- Water Damage (e.g., flood, surface water, water below the surface, water which backs up through sewers or drains unless endorsed)
- Power Failure
- Neglect
- War
- Nuclear Hazard
- Intentional Loss
- Governmental Action
- Collapse (unless specifically covered)
- Mold, Fungus or Wet Rot (unless caused by a covered peril)

[SECTION II - LIABILITY COVERAGES]

- **Coverage E - Personal Liability:** Pays for "bodily injury" or "property damage" for which an "insured" is legally liable, up to the limit stated on the Declarations Page.
- **Coverage F - Medical Payments to Others:** Pays for necessary medical expenses incurred by a person who sustains "bodily injury" caused by an accident:
 - On the "insured location" with the permission of an "insured."

- Caused by the activities of an "insured."
 - Caused by an animal owned by or in the care of an "insured."
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[SECTION II - LIABILITY EXCLUSIONS (Common Examples - Not Exhaustive)]

Coverage E and F do not apply to "bodily injury" or "property damage":

- Which is expected or intended by the "insured."
 - Arising out of business pursuits or the rendering of professional services (unless endorsed).
 - Arising out of the ownership, maintenance, use, loading or unloading of aircraft, motor vehicles (with some exceptions for recreational vehicles), or watercraft (over a certain length/horsepower).
 - Arising out of the transmission of a communicable disease.
 - Arising out of sexual molestation, corporal punishment, or physical or mental abuse.
 - Arising out of the use, sale, manufacture, delivery, transfer, or possession of controlled substances.
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[CONDITIONS]

- **Your Duties After Loss:**
 - Give prompt notice to Us or Our agent.
 - Protect the property from further damage.
 - Cooperate with Us in the investigation of the claim.
 - Provide records and documents as requested.
 - Submit to examination under oath, if required.
 - **Appraisal:** If You and We fail to agree on the amount of loss, either may demand an appraisal of the loss.
 - **Other Insurance:** If other insurance applies to the loss, We will pay only Our share.
 - **Subrogation:** If We pay for a loss, We may require You to assign to Us Your rights of recovery against any other party.
 - **Cancellation:** Explains conditions under which either party can cancel the policy.
 - **Nonrenewal:** Explains conditions under which We may choose not to renew the policy.
 - **Concealment or Fraud:** This policy is void if You intentionally conceal or misrepresent any material fact or circumstance.
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[ENDORSEMENTS (if any)]

- **Building Ordinance or Law Coverage Endorsement:** Provides coverage for the increased cost to repair or rebuild a damaged home due to current building codes or ordinances, which can be significantly more expensive than original construction.

- **Loss Assessment Coverage Endorsement:** Protects homeowners in HOAs or condo associations from special assessments levied by the association due to a covered loss (e.g., damage to common areas).
 - **Identity Theft Protection Endorsement:** Offers reimbursement for expenses incurred as a result of identity theft, such as legal fees, credit monitoring, and lost wages.
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[CONTACT INFORMATION]

To Report a Claim:

- Phone: 1-800-999-0001
- Website: www.homesteadlegacy.com/claims

Customer Service:

- Phone: 1-800-999-0002
- Email: service@homesteadlegacy.com