

[HEADER] Golden Harvest Insurance Homeowner's Insurance Policy Policy Number:
HMP-IA-007-2025 Effective Date: June 8, 2025 Expiration Date: June 7, 2026

[POLICYHOLDER INFORMATION] Insured Name(s): Roland Rojas **Insured Address:** 2680 Grant Ave, Britt, Iowa, 50423 **Mailing Address (if different):** 2680 Grant Ave, Britt, Iowa, 50423 **Contact Phone:** (641) 843-4648 **Email:** rojasroland@gmail.com

[DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS]

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$500,000.00	N/A	\$3,100.00
Coverage B - Other Structures	\$50,000.00	N/A	Included in Dwelling
Coverage C - Personal Property	\$250,000.00	N/A	Included in Dwelling
Coverage D - Loss of Use	\$100,000.00 (20% of Coverage A)	N/A	Included in Dwelling
Coverage E - Personal Liability	\$1,000,000.00	N/A	\$480.00
Coverage F - Medical Payments to Others	\$5,000.00 (per person)	N/A	\$90.00

Optional Endorsements/Additional Coverages:

- **Personal Property Replacement Cost:** \$80.00 annual premium (Ensures personal property losses are paid at replacement cost, not depreciated actual cash value)
- **Increased Ordinance or Law Coverage:** \$65.00 annual premium (Provides additional funds for increased costs due to updated building codes after a loss)
- **Limited Fungi, Wet or Dry Rot, or Bacteria Coverage:** \$45.00 annual premium (Provides limited coverage for mold/rot if caused by a covered peril)

Discounts Applied:

- **Customer Loyalty Discount:** -\$120.00
- **Automatic Sprinkler System Discount:** -\$90.00
- **High Deductible Discount (\$500 for most perils, 1% for wind/hail):** -\$50.00

Total Annual Premium: \$3,500.00

Payment Schedule:

- **Annual Payment:** \$3,500.00 due by June 8, 2025
 - **Monthly Payments:** \$297.92 due on the 8th of each month (12 installments, includes a \$10.00 monthly processing fee)
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[POLICY AGREEMENT]

Golden Harvest 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 **\$500 deductible** applies per occurrence for most perils. A separate 1% wind/hail deductible applies to Covered Losses (minimum \$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 or endorsed)

[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)]

- **Personal Property Replacement Cost Endorsement:** Amends Coverage C to pay for personal property losses on a replacement cost basis, without deduction for depreciation, up to the applicable limit.
- **Increased Ordinance or Law Coverage Endorsement:** Increases the amount of coverage for additional costs incurred to comply with building codes or ordinances after a covered loss.

- **Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement:** Provides limited coverage for loss or damage caused by fungi, wet or dry rot, or bacteria, when such loss results from a sudden and accidental discharge or overflow of water or steam.
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[CONTACT INFORMATION]

To Report a Claim:

- Phone: 1-800-888-0123
- Website: www.goldenharvestins.com/claims

Customer Service:

- Phone: 1-800-888-0321
- Email: service@goldenharvestins.com