

**[HEADER] Midwest Secure Home Insurance Homeowner's Insurance Policy Policy**  
**Number: HMP-IA-005-2025 Effective Date: June 6, 2025 Expiration Date: June 5, 2026**

**[POLICYHOLDER INFORMATION] Insured Name(s):** Nyla Ellis, Zaire Curtis **Insured Address:** 26796 520th Ave, Ames, Iowa, 50014 **Mailing Address (if different):** 26796 520th Ave, Ames, Iowa, 50014 **Contact Phone:** (515) 769-2277 **Email:** zcurtis@outlook.com

**[DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS]**

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$450,000.00	N/A	\$2,800.00
Coverage B - Other Structures	\$45,000.00	N/A	Included in Dwelling
Coverage C - Personal Property	\$225,000.00	N/A	Included in Dwelling
Coverage D - Loss of Use	\$90,000.00 (20% of Coverage A)	N/A	Included in Dwelling
Coverage E - Personal Liability	\$500,000.00	N/A	\$310.00
Coverage F - Medical Payments to Others	\$2,500.00 (per person)	N/A	\$55.00

**Optional Endorsements/Additional Coverages:**

- **Extended Replacement Cost on Dwelling:** \$120.00 annual premium (Provides an additional 25% or 50% above Coverage A limit if repair costs exceed it)
- **Sewer & Drain Back-up Coverage:** \$85.00 annual premium (Coverage up to \$20,000)
- **Home Sharing Host Activities:** \$95.00 annual premium (Limited coverage for short-term rental activities)

**Discounts Applied:**

- **Bundle Discount (Home & Auto):** -\$200.00
- **Smart Home Technology Discount:** -\$50.00
- **Good Credit Discount:** -\$60.00

**Total Annual Premium:** \$3,050.00

**Payment Schedule:**

- **Annual Payment:** \$3,050.00 due by June 6, 2025
  - **Monthly Payments:** \$260.42 due on the 6th of each month (12 installments, includes an \$8.75 monthly processing fee)
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## [POLICY AGREEMENT]

**Midwest Secure Home 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.

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## [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 **\$1,000 deductible** applies per occurrence for most perils. A separate 1% wind/hail deductible applies to Covered Losses (minimum \$1,000).
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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

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#### **[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
- 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)

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#### **[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)]

- **Extended Replacement Cost on Dwelling Endorsement:** Increases the maximum amount paid for dwelling repairs or replacement beyond the Coverage A limit, providing a buffer against unexpected construction cost increases.
  - **Sewer & Drain Back-up Coverage Endorsement:** Provides coverage for direct physical loss to property caused by water that backs up through sewers or drains or overflows from a sump, sump pump, or related equipment.
  - **Home Sharing Host Activities Endorsement:** Offers limited property and liability coverage for home-sharing activities, addressing some gaps often found in standard policies when renting out your home.
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## [CONTACT INFORMATION]

### To Report a Claim:

- Phone: 1-800-444-6666
- Website: [www.midwestsecurehome.com/claims](http://www.midwestsecurehome.com/claims)

### Customer Service:

- Phone: 1-800-444-7777
- Email: [service@midwestsecurehome.com](mailto:service@midwestsecurehome.com)