

Homeowners Policy (HO-5) - Declarations

Named Insured	Robert Carter
Mailing Address	5021 Commerce Street Ste 110, Dallas, TX 75698
Property Location	Same as mailing address
Policy Period	01/01/2025 - 12/31/2025 (12:01 a.m., local time)
Carrier	Acme Insurance
Writing Company	ACME Sentinel Shield
Policy Number	HC-2348-POL
Producer / Agent	ABC Insurance Brokers - (555) 201-8833

Coverage Summary

Coverage	Limit	Deductible
Coverage A - Dwelling	\$250,000	\$1,000 (All Perils)
Coverage B - Other Structures	\$25,000 (10% of A)	\$1,000
Coverage C - Personal Property	\$125,000 (50% of A)	\$1,000
Coverage D - Loss of Use	\$50,000 (20% of A)	N/A
Personal Liability - Each Occurrence	\$300,000	N/A
Medical Payments to Others - Each Person	\$5,000	N/A

Insuring Agreement

In consideration of the premium paid and subject to the terms, conditions, exclusions, and endorsements of this policy, we insure against direct physical loss to property described in Section I and provide the personal liability protection described in Section II. Coverage applies only to losses occurring during the Policy Period shown on the Declarations.

Endorsements (Included)

Water damage coverage, Replacement cost on contents

State Notices and Applicability

*This demo sample omits jurisdiction specific notices and advisory pages.*

## Section I - Property Coverages

**Coverage A - Dwelling:** We cover the residence premises shown in the Declarations. **Coverage B - Other Structures:** We cover structures on the residence premises set apart from the dwelling by clear space. **Coverage C - Personal Property:** We cover personal property owned or used by an insured anywhere in the world. **Coverage D - Loss of Use:** We pay the necessary increase in living expenses incurred so that your household can maintain its normal standard of living following a covered loss.

Category	Sublimit (Per Loss)
Jewelry or Furs (theft)	\$1,500
Silverware or Pewterware (theft)	\$2,500
Firearms (theft)	\$2,000
Business Property (on premises)	\$2,500
Money or Bank Notes	\$200

## Section II - Liability Coverages

**Coverage E - Personal Liability:** If a claim is made or a suit is brought against an insured for damages because of bodily injury or property damage caused by an occurrence to which this coverage applies, we will pay up to our limit of liability and provide a defense. **Coverage F - Medical Payments to Others:** We pay the necessary medical expenses incurred within three years from the date of an accident causing bodily injury.

### Exclusions (Summary)

We do not cover loss directly or indirectly caused by: flood; earthquake; war; nuclear hazard; wear and tear; mechanical breakdown; neglect; mold; or intentional loss. Additional exclusions and limitations may apply as detailed in the policy.

### Conditions (Selected)

**Duties After Loss:** Provide prompt notice; protect the property from further damage; cooperate with our investigation; provide records and documents as requested. **Loss Settlement:** We will pay covered losses as actual cash value unless replacement cost coverage applies. **Appraisal:** Either party may demand appraisal if we fail to agree on the amount of loss.

### Definitions (Selected)

**Insured:** You and residents of your household who are relatives; or other persons under 21 in your care. **Residence Premises:** The one family dwelling where you reside and which is shown as the Location of Residence Premises in the Declarations. **Occurrence:** An accident, including continuous or repeated exposure to substantially the same general harmful conditions.

### How to Report a Claim

Report online or contact your agent. Provide photos, invoices, and estimates. We will assign an adjuster to inspect the loss and review coverage. Payments, if owed, will be issued after agreement on the scope and amount of loss.

*This sample is intended solely for demonstration and may not reflect any specific jurisdiction forms.*