

HOME INSURANCE POLICY DOCUMENT

Policy Number: H123456789

Policyholder: John Doe

Address: 123 Maple Street, Springfield, USA

Effective Date: January 1, 2024

Expiration Date: December 31, 2024

SECTION 1: PROPERTY COVERAGE

Coverage A - Dwelling:

Coverage Limit: \$300,000

Covers direct physical loss to the dwelling due to perils including fire, theft, vandalism, and windstorm.

Coverage B - Other Structures:

Coverage Limit: \$30,000

Covers detached garages, sheds, and fences.

Coverage C - Personal Property:

Coverage Limit: \$150,000

Covers personal belongings such as furniture, clothing, and electronics.

Special limits apply to:

- Jewelry: \$5,000

- Electronics: \$10,000

- Art & Collectibles: \$2,500

SECTION 2: LIABILITY COVERAGE

Personal Liability:

Coverage Limit: \$300,000 per occurrence

Covers claims for bodily injury or property damage for which the insured is legally liable.

Medical Payments to Others:

Coverage Limit: \$5,000 per person

SECTION 3: DEDUCTIBLES

Standard Deductible: \$1,000 per claim

Windstorm Deductible: 2% of dwelling coverage

SECTION 4: EXCLUSIONS

This policy does not cover:

- Flood damage
- Earthquake damage
- Intentional acts
- Business property exceeding \$2,500

SECTION 5: OPTIONAL COVERAGES

Endorsement A: Replacement Cost Coverage for Personal Property

Endorsement B: Equipment Breakdown Coverage

SECTION 6: CONDITIONS

In case of loss, notify the insurer within 30 days.

Protect the property from further damage.

Submit a signed proof of loss within 60 days.

SECTION 7: CONTACT INFORMATION

Claims Department: 1-800-555-0199

Email: claims@insuranceco.com

Thank you for choosing InsuranceCo to protect your home.