

Homeowners Insurance Policy

Issued by: ABC Insurance Company

Policy Number: PC400789654

Cover Page

HOMEOWNERS INSURANCE POLICY

Policyholder: Jennifer Lee

Policy Number: PC400789654

Issue Date: May 5, 2021

(Company Logo)

ABC Insurance Company, 123 Insurance Blvd, Springfield, IL 62704, Customer Support: 1-800-ABC-1234 Website: www.abcinsurance.com

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1. Declarations Page

This Homeowners Insurance Policy is issued by ABC Insurance Company to the Named Insured identified below. The policy provides protection according to the terms, definitions, exclusions, and conditions contained herein.

Field	Details
Named Insured	Jennifer Lee
Mailing Address	987 SYCAMORE RIDGE LN
Policy Period	May 5, 2021 to May 5, 2022
Policy Type	Homeowners Comprehensive
Underwriter	ABC Insurance Company
Contracted Agency	ABC COMPANY - #001, 100, SEATTLE, WA 98101
Agent of Record	MICHAEL PARK – #o7777, 9842, PORTLAND, OR 97205

2. Coverage Summary

This policy provides the following coverages, subject to all applicable terms and conditions:

Field	Details	
Dwelling Address	1212 OAK HILL RD, ASHLAND, OR 97520	
Occupancy	Primary Residence	
Construction Type	Masonry	
Year Built	2002	
Protection Class Code	6	
Territory	410	
Coverage	Limit	Premium
Dwelling	\$600,000	\$2,100.00

Other Structures	\$60,000	Included
Personal Property	\$80,000	\$155.00
Loss of Use (ALE)	\$60,000	Included
Water Backup & Sump Overflow	\$10,000	\$85.00
Ordinance or Law	\$60,000 (10%)	Included
Personal Liability	\$300,000	\$95.00
Medical Payments to Others	\$1,000	Included
Fire Department Service Charge	\$500	Included

Policy Discounts:

- Paperless Discount
- Claims Free Discount
- Multi-Policy Discount

Dwelling Discounts:

- Central Fire Alarm
- Roof Age Discount
- Sprinkler System Installed

4. Mid-Term Policy Change (Endorsement)

Endorsement Number: DW-CW-F-0005 (01-08)

Effective Date: November 1, 2021

Change Summary:

- Dwelling Coverage increased from \$600,000 to \$700,000
- Water Backup Coverage increased from \$10,000 to \$20,000
- Premium adjusted due to increase in dwelling and additional coverage

Revised Premium (Post Change)

Description	Amount
Dwelling Premium	\$2,480.00
Personal Property Premium	\$160.00
Liability Coverages Premium	\$95.00
Water Backup Coverage	\$115.00
Total Adjusted Premium	\$2,850.00

| **Total Premium** | **\$2,980.00** |

Changes Applied:

- 5% Inflation Guard
- Smart Home Security System Installed (alarm, leak detection)
- Continued Paperless and Multi-Policy Discounts

6. Policyholder Responsibilities

The Insured must:

- Review all policy documents for accuracy
- Promptly report any property improvements, changes in use, or significant upgrades
- Pay premiums by due date to maintain uninterrupted coverage

7. Important Notices

- This policy excludes flood and earthquake unless endorsed separately
- Smart Home devices qualify for continuing risk-based discounts
- Water Backup & Sump Overflow coverage has a sub-limit
- Oregon state-specific regulations apply

8. Signatures

Insurer	Insured
_____	_____
Authorized Representative	Jennifer Lee

Date Issued: Nov 1, 2021