

The State Farm® Homeowners Policy (California, HW-2105) offers comprehensive coverage for homeowners, detailing various property and liability coverages while emphasizing the importance of understanding limitations and exclusions. Coverage A pertains to the dwelling and other structures, while Coverage B addresses personal property with specified limits and exclusions for certain items. Coverage C includes loss of use, covering additional living expenses and fair rental value under specific conditions. The policy outlines additional coverages such as debris removal, temporary repairs, and coverage for incidents like fire department service charges and power interruptions. It defines key terms, including "bodily injury," "dwelling," and "insured location," and emphasizes the policyholder's obligations, including timely premium payments and compliance with policy provisions. In the event of a loss, the insured must notify the insurer, protect the property from further damage, and provide necessary documentation.

Exclusions are clearly stated, including losses related to contraband, illegal activities, and certain types of property damage, such as those caused by animals or insects. The policy does not cover losses from earthquakes, nuclear hazards, or water-related issues, and it specifies that coverage for personal property is limited when located away from the residence. The policy also imposes a \$5,000 limit on losses due to fungus and outlines conditions for loss settlement, including replacement cost for dwelling coverage and actual cash value for personal property, with specific limits for certain items like antiques. The insured must cooperate with the insurer during the claims process, and legal action against the insurer must be initiated within one year of the loss.

The policy includes liability coverages for bodily injury and property damage, with exclusions for willful acts, business pursuits, and certain types of injuries. Coverage for medical expenses is provided for injuries occurring on the insured location or arising from the actions of the insured or their residence employees. The policy also outlines conditions for cancellation and nonrenewal, allowing either party to cancel with written notice and providing a pro-rata refund of the premium upon cancellation. Premium payments are due at the start of the policy period, with renewal

premiums based on current rates.

Additional provisions allow for optional coverages, including business property and specific valuables, while the policy conforms to California law. The insurer retains the right to inspect the insured location and collect claim-related information, ensuring compliance with regulations. Coverage for residence employees is included, with specific limits and exclusions, and the policy emphasizes the importance of understanding the terms and conditions to ensure proper coverage. Overall, the policy is structured to provide extensive coverage while requiring careful adherence to its terms and conditions.