

The Farmers Smart Plan Home® Policy for Nevada provides comprehensive home insurance coverage, including property and liability protections, while clearly outlining exclusions, policyholder obligations, and claims procedures. Under Section I, the policy covers the dwelling (Coverage A), separate structures (Coverage B), and personal property (Coverage C), with specific limits for certain items. It includes provisions for loss of use (Coverage D), covering additional living expenses and loss of rents, but excludes various types of damage such as water damage, nuclear hazards, and issues arising from neglect or faulty construction. Policyholders must provide accurate information, promptly report losses, and cooperate with the insurer during the claims process. The policy specifies conditions for claims, including documentation requirements and the necessity for timely reporting.

Liability coverage under Section II includes personal liability protection (Coverage E) and medical payments to others (Coverage F), with extensions for claim expenses and personal injury. However, exclusions apply to claims involving insured individuals, business-related activities, and intentional acts. The policy also outlines conditions for liability coverage, including limits of insurance and duties after a loss, while emphasizing that bankruptcy of an insured does not affect coverage.

The policy details premium payment requirements, renewal terms, and conditions for termination. It allows for assignment in the event of the policyholder's death and includes subrogation rights, enabling the insurer to recover costs from third parties after a claim. Legal actions against the insurer must comply with all policy terms, and claims must be initiated within one year of the incident. The policy also includes a liberalization clause for automatic application of broader coverage changes without additional premium charges.

Coverage limitations and exclusions are clearly defined, including those related to personal property, liability, and specific incidents such as vandalism, theft, and damage from natural disasters. The policy emphasizes the importance of maintaining the property and adhering to outlined conditions to

ensure coverage remains valid. Overall, the document serves as a legal contract between the policyholder and the insurer, detailing the rights and obligations of both parties while providing a framework for coverage, exclusions, and claims handling.