

COMPANY ABZ

Homeowners Declarations Page

100 Main Street
Anywhere, USA 01234

This is a description of your coverage.
Please retain for your records.

Date issued: May 1, 2017

Policy Number: XXXX-XX-XX-XX

Coverage Period:

3-01-2018 to 3-1-2019

12:01 a.m. standard time at the address of the named insured.

Named Insured

John D Sample and Jane A Sample
100 Smart Street
Happyville, USA 12345

Location of Insured Property

100 Smart Street
Happyville, USA 12345

Comment [1]: This item demonstrated the time period of which your homeowners policy was in effect.

Total Premium for the premium period

TOTAL \$1,390

COVERAGES AND APPLICABLE DEDUCTIBLES

LIMITS

PREMIUM

(See policy for applicable terms, conditions & exclusions)

Section I – Property Coverages

Coverage A - Dwelling protection (structure)	\$200,000	\$1044
• \$1,000 all peril deductible		
Coverage B - Other structures protection	\$20,000	INCL
• \$1,000 all peril deductible		
Coverage C - Personal property protection	\$100,000	\$104
• \$500 deductible		
• Replacement value		
Coverage D - Loss of Use - Additional living expense	\$20,000	INCL
• Up to 12 months		
Additional coverages:		
Sewer backup	\$5,000	\$40
Rider – Jewelry	\$10,000	\$100

Comment [2]: Review to understand the available coverages under the policy. Review the policy for applicable terms, condition, and exclusions.

Comment [3]: This section lists the amount of coverage your dwelling [the home itself] has under your homeowners insurance policy.

Comment [4]: The deductible is how much you pay out of pocket before your coverage kicks in. You pay per incident. You chose the deductible at the policy's inception.

Comment [5]: Structures not attached here is covered for up to 10% of your dwelling coverage.

Comment [6]: [INCL] Included in dwelling premium.

Comment [7]: Covers the contents of your home. Generally, coverage equals 50% to 70% of your dwelling coverage. You chose this at the inception of policy.

Comment [8]: ALE - Covers if your home has a covered loss and you have no choice but to seek temporary lodging elsewhere. Typically coverage is 10 to 20% of dwelling coverage. Some Dec page just note the length of coverage, such as "Up to 12 months."

Comment [9]: Adds additional coverage for sewer backup. This additional coverage section will not be applicable to your claim for fire damage. Keep in mind that your homeowners insurance policy declaration pay may have other sections inapplicable to fire.

Comment [10]: Adds extra coverage if the insured had expensive jewelry. Most homeowners insurance policies do not include additional coverage for jewelry. However, if yours does, this is where it would typically be located on the declaration page.

Comment [11]: This section is not applicable to fire damage.

Comment [12]: This section is not applicable to fire damage.

Comment [13]: Some insurers list discount amount, and others do not.

Comment [14]: Adds extra coverage for your computers if damaged. Most homeowners insurance policies do not include additional coverage for jewelry. However, if yours does, this is where it would typically be located on the declaration page.

If you elect to pay your premium in installments, you may be subject to an additional fee for each installment. The fee amount will be shown on your billing statements and is subject to change.

DISCOUNTS

Your premium reflects the following discounts on applicable coverage (s).

Multi-policy Claim free Burglar alarm system Tile Roof

FORMS AND ENDORSEMENTS

Computer coverage Premium - \$40

Mortgagee

Super Fantastic Finance Company
200 Savings Way
Smartville, USA 00012