## Homeowners Declarations Page

100 Main Street  
Anywhere, USA 01234

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.

**Location of Insured Property:**  
100 Smart Street  
Happyville, USA 12345

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**Total Premium for the premium period**

| TOTAL | $1,390 |

### COVERAGES AND APPLICABLE DEDUCTIBLES

(See policy for applicable terms, conditions & exclusions)

<table>
<thead>
<tr>
<th>LIMITS</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section I – Property Coverages</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage A - Dwelling protection (structure)</td>
<td>$200,000</td>
</tr>
<tr>
<td>• $1,000 all peril deductible</td>
<td></td>
</tr>
<tr>
<td>Coverage B - Other structures protection</td>
<td>$20,000</td>
</tr>
<tr>
<td>• $1,000 all peril deductible</td>
<td></td>
</tr>
<tr>
<td>Coverage C - Personal property protection</td>
<td>$100,000</td>
</tr>
<tr>
<td>• $500 deductible</td>
<td></td>
</tr>
<tr>
<td>• Replacement value</td>
<td></td>
</tr>
<tr>
<td>Coverage D - Loss of Use - Additional living expense</td>
<td>$20,000</td>
</tr>
<tr>
<td>• Up to 12 months</td>
<td></td>
</tr>
</tbody>
</table>

**Additional coverages:**

- **Sewer backup** | $5,000 | $40 |
- **Rider – Jewelry** | $10,000 | $100 |

| **Section II – Liability Coverages** | |
| Coverage E - Liability protection | $300,000 per occurrence | $42 |
| Coverage F - Guest medical coverage | $5,000 per person | $20 |

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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

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**Mortgage:**  
Super Fantastic Finance Company  
200 Savings Way  
Smartville, USA 00012

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Comment [1]: Coverage ends 12:01 a.m. so don't wait to renew policy until the day it expires, or you'll already have a gap in coverage.

Comment [2]: Review to make certain the coverages and limits are what you want. If you see something missing or something that is amis, contact your insurer immediately.

Comment [3]: This is what covers your home, the structure itself. Make sure to choose an amount that will cover the cost to rebuild your home, don't include land value.

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

Comment [5]: This is what covers your stuff. You can choose an amount that will cover the cost to replace your personal property, excluding your dwelling.

Comment [6]: (INCL) included in dwelling premium.

Comment [7]: Covers the contents of your home. Generally, coverage equals 50% to 75% of your dwelling coverage. You choose the amount 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 your dwelling coverage. Some Des Page just note the length of coverage, such as "Up to 30 days."

Comment [9]: Also known as water backup coverage. Homeowner is responsible for the sewer line under their house and sewer lateral - the pipes between the sewer line, usually located by the street, and the home. Coverage typically adds $20 to $30 to your annual premium.

Comment [10]: If you have expensive jewelry (i.e. wedding bands or Rolex watch) get a rider because personal property coverage typically covers only up to a certain amount, such as $1,000, for jewelry. Here this rider is costing $100 for $1,000 coverage, which is common for this type of coverage.

Comment [11]: $300,000 to $500,000 is recommended.

Comment [12]: May also be known as medical payments to others.

Comment [13]: Some insurers line discount amount, and other do not.

Comment [14]: Adds extra coverage for your computers if damaged. Cost here added $50 a year to policy for around $2,000 of extra coverage. A broad coverage offered by some insurers is home media insurance that for an extra cost covers gives extra coverage to all of your major home electronics.