

Harbor House Insurance Company

A stock insurance company · Home Office: Cedar Point, ST
Policy service 1-800-555-0119 · Claims 1-800-555-0120 (24 hours)
harborhouseinsurance.example

HOMEOWNERS DECLARATIONS

Policy number

HO 7 442 908 3

Policy period

06/01/2027 to 06/01/2028

12:01 A.M. standard time

Issue date

April 28, 2027

Producer

Cedar Point Agency, Lic. 884120

Homeowners Policy Declarations

Form HO-3 Special Form · Renewal declarations replacing all previously issued declarations

NAMED INSURED Morgan T. Alvarez and Priya Alvarez	MAILING ADDRESS 812 Larkspur Lane, Cedar Point, ST 58114	INSURED LOCATION Same as mailing address	CONSTRUCTION / YEAR Frame, 1998 · 2,240 sq ft
PROTECTION CLASS 4	OCCUPANCY Owner, primary residence	FIRST MORTGAGEE Lakeshore Savings, ISAOA/ ATIMA, Loan 55-2091188	TOTAL 12-MONTH PREMIUM \$2,184.00

SECTION I — PROPERTY COVERAGES AND LIMITS OF LIABILITY

COV.	COVERAGE	LIMIT OF LIABILITY	BASIS OF SETTLEMENT	PREMIUM
A	Dwelling	\$412,000	Replacement cost	\$1,486.00
B	Other structures	\$41,200	Replacement cost	Included
C	Personal property	\$288,400	Replacement cost (by endorsement HO 04 90)	\$214.00
D	Loss of use	\$123,600	Actual loss sustained, 24 months maximum	Included

SECTION II — LIABILITY COVERAGES AND LIMITS OF LIABILITY

COV.	COVERAGE	LIMIT OF LIABILITY	BASIS	PREMIUM
E	Personal liability	\$300,000	Each occurrence	\$168.00
F	Medical payments to others	\$5,000	Each person	Included

DEDUCTIBLES APPLICABLE TO SECTION I

PERIL	DEDUCTIBLE	DOLLAR AMOUNT
Windstorm or hail	2% of Coverage A	\$8,240
All other covered perils	Flat	\$1,000
Water backup (HO 04 95)	Flat	\$500

The windstorm or hail deductible is calculated from the Coverage A limit shown above and applies separately from the all other perils deductible.

PREMIUM SUMMARY

ITEM	AMOUNT
Base premium, Coverages A–F	\$1,868.00
Endorsement premium	\$496.00
Protective device credit	(\$68.00)
Multi-policy credit	(\$94.00)
Claim-free credit (5 years)	(\$112.00)
State surcharge and fees	\$94.00
Total 12-month premium	\$2,184.00

SCHEDULE OF FORMS AND ENDORSEMENTS ATTACHED TO THIS POLICY

FORM NUMBER	EDITION	TITLE	EFFECT ON COVERAGE
HO 00 03	05 11	Homeowners 3 — Special Form	Base policy form
HO 04 90	05 11	Personal Property Replacement Cost Loss Settlement	Broadens Coverage C settlement basis
HO 04 95	05 11	Water Back Up and Sump Discharge or Overflow	Adds limited coverage subject to a \$10,000 sublimit
HO 04 16	05 11	Premises Alarm or Fire Protection System	Applies a premium credit; requires maintained system
HO 03 12	05 11	Windstorm or Hail Percentage Deductible	Replaces the flat deductible for wind and hail losses
HO 04 81	05 11	Actual Cash Value Loss Settlement for Roof Surfacing	Restricts roof settlement to actual cash value
ST 21 04	01 26	State Amendatory Endorsement	Amends policy language to conform to state law

An endorsement may add, remove, restrict, or replace language in the base form. When an endorsement and the base form conflict, the endorsement controls.

HOW THE COMPLETE POLICY IS ORGANIZED

This declarations page is one part of the policy. Coverage for any actual loss is determined by reading the declarations together with the base form, all attached endorsements, the facts of the loss, and applicable law. The complete policy contains the following parts, in order.

POLICY CONTENTS

PART	WHAT IT DOES	WHERE TO LOOK
Agreement and Definitions	States that coverage is provided in return for premium and compliance with policy provisions; defines terms that appear in quotation marks throughout the form.	HO 00 03, pages 1–2
Section I — Property Coverages	Describes what property is covered under Coverages A, B, C, and D, and lists additional coverages that apply with their own limits.	HO 00 03, pages 2–8
Section I — Perils Insured Against	States the causes of loss that are covered. Coverages A and B cover risk of direct physical loss except as excluded; Coverage C covers only the named perils listed.	HO 00 03, pages 8–10
Section I — Exclusions	Removes coverage for specified causes, property, or circumstances regardless of any other policy language. Exclusions may contain their own exceptions.	HO 00 03, pages 10–12
Section I — Conditions	States duties after a loss, proof-of-loss requirements, time limits for suit, appraisal, loss settlement method, and the mortgagee's rights.	HO 00 03, pages 12–16
Section II — Liability Coverages	Describes Coverage E personal liability and Coverage F medical payments to others, plus additional liability coverages.	HO 00 03, pages 16–18
Section II — Exclusions	Removes liability coverage for specified acts, property, vehicles, business activity, and other circumstances.	HO 00 03, pages 18–21
Sections I and II — Conditions	States policy period, concealment or fraud, cancellation, nonrenewal, assignment, and subrogation provisions.	HO 00 03, pages 21–24

READING THE POLICY FOR A SPECIFIC QUESTION

1. Confirm the loss happened at the insured location during the policy period shown above.
2. Identify which coverage applies: A, B, C, or D for property; E or F for liability.
3. Read the coverage grant for that coverage, then read the perils insured against.
4. Read every exclusion that could apply, including the exceptions written inside the exclusions.
5. Read the conditions for duties, deadlines, and the loss settlement method.
6. Check the endorsement schedule above and read any endorsement that changes what you just read.
7. If the answer depends on facts that are still unknown, do not treat any single sentence as the final answer. Contact the claim department or your licensed producer.

A homeowners policy rarely answers a coverage question in one sentence. The answer is the combined result of the grant, the perils, the exclusions, the conditions, and the endorsements.

Important: No coverage determination can be made from this declarations page alone. Coverage for any specific loss depends on the complete policy, all endorsements, the facts established during the claim, and applicable law.

FICTIONAL SPECIMEN. Harbor House Insurance Company, the named insureds, the insured location, the policy number, the premium amounts, the credits, the mortgagee, and the producer license shown here are invented for demonstration only. Form numbers are illustrative. This document is not a real insurance policy, declarations page, binder, certificate, or coverage determination.