

<b>Homeowners Policy</b>	<b>2007</b>	<b>Explanations</b>
<b>Company</b>	<b>Insurance-Is-Us</b>	
<b>Phone</b>	<b>800-531-8111</b>	
<b>Policy Number</b>	<b>123 45 678</b>	
<b>Annual Premium</b>	<b>\$790.93</b>	
<b>Monthly Escrow</b>	<b>\$66.08</b>	
<b>Deductible</b>	\$1,000	
<b>Dwelling</b>	\$199,000	
<b>Personal Property</b>	\$149,250	This will gradually increase every year, along with premiums. You can alter it.
<b>Loss of Use</b>	\$39,800	This is set by the insurance company, based on Dwelling. You can't alter it.
<b>Liability</b>	\$1,000,000	Hotels, Food, etc. while home is repaired.
<b>Medical Payments</b>	\$1,000	If someone is injured, you have to be liable for this to pay.
<b>Included Coverages for extra cost</b>		
<b>Home Protector</b>	\$33.72	Additional coverage: 25% more than the coverage amount. Page 10
<b>Incidental Business Occupancies</b>	\$58.10	Normally you have only \$2,500 of coverage for business property. This eliminates the business exclusion and increases the amount to whatever the personal property limit is on the policy. It also raises the liability limit to that on the policy.
<b>Building Ordinance</b>	\$67.43	Required coverage, unless you decline in writing. If you have to build to new codes, this covers the additional cost.
<b>Jewelry Endorsement</b>	\$16.00	Covered by regular homeowners policy, except for THEFT or LOSS. You're paying \$16.00/year, but that will only give coverage of \$3,000 total and only \$1,000 per item. Regular deductible applies. If you want to insure something for more than \$1,000, you need to purchase a special rider.
<b>Personal Computers</b>	\$8.00	This lowers the deductible on computers to \$100 from \$1,000, and adds additional perils coverage. (Like you spill coffee on it.)
<b>Replacement Cost</b>	\$60.69	This gives replacement value on personal property.
<b>Personal Injury Liability</b>	\$22.00	Coverage for slander, libel. Page 21.
<b>Total of Extra Coverages</b>	<b>\$265.94</b>	

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Personal Property				
Loss of Use				
Liability				
Medical Payments				
Included Coverages for extra cost				
	\$0.00			