Homeowners summary, 2026

Policy SAMPLE-HOME-2026-0418. A summary in the file, not a declarations page.

Fictional sample for the Miller home preview on trustmoses.com. Not a real certificate, policy, bill, manual, or contract.

Named insured	Linda Miller
Property	418 Sample Oak Lane, Harbor Town, SH 00555
Policy period	March 1, 2026 through March 1, 2027
Renews	March
Desk phone	(555) 010-3340
Claims sample line	(555) 010-3341
Annual premium	$1,486, billed at the March renewal (sample figure)
Mortgagee	None on this sample

Sample coverage figures

Coverage	Sample limit	Sample deductible
Dwelling	$285,000	$1,000
Other structures	$28,500	$1,000
Personal property	$142,500	$1,000
Loss of use	$57,000	n/a
Liability	$300,000	n/a
Medical payments	$5,000	n/a

Property notes attached to the file

Item	House File fact
Roof	Architectural shingle, replaced 2012.
HVAC	Carrier heat pump, installed 2016. Filter size 16x25x1.
Water heater	Rheem 50 gallon gas, installed 2019.
Foundation	Slab. No sump pump.
Layout	Two floors. Guest room is on the main floor.

No claims are recorded on this sample. Figures are round and fictional. This page is not evidence of coverage and does not use a real insurer's form.