POLICY AGREEMENT

Policy Number: ______________________ Effective Date: ______________________

Parties:

Insurer Name: ______________________

Insured Name: ______________________

Recitals:

WHEREAS, the Insurer agrees to provide insurance coverage to the Insured under the terms and conditions set forth in this Policy Agreement; and WHEREAS, the Insured desires such insurance coverage subject to all terms, conditions, and exclusions contained herein.

1. Definitions

In this Agreement, unless otherwise specified: 'Policy' means this Policy Agreement including all endorsements and schedules; 'Insured' means the person or entity named herein receiving coverage; 'Insurer' means the underwriting insurance company; 'Claim' means a demand for payment or service under the Policy.

2. Coverage

The Insurer agrees to indemnify the Insured against loss or damage as specifically described in the Policy and subject to all terms, conditions, limitations, and exclusions stated herein. Coverage includes, but is not limited to, property damage, liability, and other risks as specified.

3. Exclusions

This Policy does not cover loss, damage, or liability arising from fraud, intentional acts, war or terrorism, nuclear hazard, pollution, wear and tear, and other exclusions as detailed in the attached Schedule of Exclusions.

4. Premium and Payment

The Insured agrees to pay the premium amount specified in the Schedule of Premiums. Payment terms, schedules, and methods must be adhered to to maintain coverage. Failure to pay premium timely may result in cancellation or non-renewal of the Policy.

5. Claims Procedures

The Insured must report any claim promptly in writing, providing all required documentation and cooperating fully with the Insurer’s investigation. Failure to comply with claims procedures may result in denial or delay of benefits.

6. Duties and Obligations of the Insured

The Insured shall take reasonable steps to prevent loss or damage, maintain insured property, and comply with all

Policy terms and applicable laws. Any material misrepresentation or omission may void coverage.

7. Term and Termination

This Policy is effective as of the Effective Date and continues for the term specified unless terminated earlier by either party in accordance with Policy terms or applicable law. Termination notices shall be delivered as specified herein.

8. Renewal

Renewal of this Policy is subject to mutual agreement between the Insurer and Insured. Premiums and terms for renewal will be determined prior to expiration of the current term.

9. Representations and Warranties

The Insured represents that all information provided to the Insurer is accurate and complete. The Insured warrants compliance with all material legal requirements and that no material facts have been withheld.

10. Limitation of Liability

The Insurer's liability under this Policy shall not exceed the limits stated in the Schedule of Limits. Under no circumstances shall the Insurer be liable for consequential, incidental, or punitive damages.

11. Subrogation

Upon payment of any claim, the Insurer shall be subrogated to all rights of the Insured against any third party liable for the loss. The Insured shall cooperate with the Insurer in pursuing such rights.

12. Confidentiality

Both parties agree to keep confidential all non-public information obtained during the term of this Agreement, except as required by law or as necessary to enforce rights under this Policy.

13. Governing Law and Jurisdiction

This Policy shall be governed by and construed in accordance with the laws of the State of ___________. Any disputes arising hereunder shall be subject to the exclusive jurisdiction of the state or federal courts located in ___________ County, ___________.

14. Entire Agreement; Amendments

This Policy, including any schedules, endorsements, and attachments, constitutes the entire agreement between the parties and supersedes all prior negotiations, understandings, or agreements. Any amendments must be in writing and signed by authorized representatives.

15. Notices

All notices required or permitted under this Policy shall be in writing and deemed delivered when sent by hand, nationally recognized overnight courier, certified mail-return receipt requested, or email with confirmation of receipt, to the addresses provided by the parties.

16. Severability

If any provision of this Policy is held invalid or unenforceable, the remaining provisions shall remain in full force and effect and be interpreted to carry out the parties' intent.

17. Waiver

No waiver of any breach or default shall be deemed a waiver of any other or subsequent breach or default. Failure to enforce any provision shall not be construed as a waiver.

18. Counterparts

This Agreement may be executed in one or more counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument.

19. Signature

INSURER'S SIGNATURE	**INSURED'S SIGNATURE**
Signature: ___________________________	Signature: ___________________________