

Natural Disaster Loss Insurance Summary Document

Policy Information

Policyholder Name	[Sample Name]
Policy Number	[1234567890]
Insurer	[Insurance Company Name]
Coverage Period	[Start Date] to [End Date]
Insured Address	[123 Street Name, City, State, Zip]

Coverage Summary

Natural Disasters Covered	Earthquake, Flood, Storm, Wildfire, Landslide
Sum Insured	\$500,000
Deductible	\$10,000 per event
Premium	\$2,000 per year

Key Exclusions

- Damage due to negligence or poor maintenance
- Loss from war, terrorism, or nuclear incidents
- Losses not directly caused by covered disasters

Claim Process

- Notify the insurer within 72 hours of the incident.
- Submit completed claim form and required documents.
- Assessment and verification by insurer-appointed surveyor.
- Settlement as per policy terms and coverage.

Important Notes

- This summary does not replace the official policy document.
- Review your policy for detailed definitions and complete terms.
- Coverage amounts, deductibles, and exclusions may vary by policy.
- Contact your insurer for clarification on specific scenarios.