

INSURANCE COMPANY: Iowa Premier Risk Assurance **POLICY NUMBER:**
IPRA-2025-HO5-881 **POLICY PERIOD:** Effective: 08/15/2025 | Expires: 08/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Nicole F. Nguyen
- **Insured Location:** 2800 Prairie View, Urbandale, IA 50322
- **Contact:** (515) 555-0312 | nicole.nguyen.esq@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

| Coverage Type | Limit | Deductible | Annual Premium |
|---------------------------------|----------------------|------------|----------------|
| Coverage A - Dwelling | \$580,000 | See Below | \$4,500.00 |
| Coverage B - Other Structures | \$58,000 | See Below | Included |
| Coverage C - Personal Property | \$406,000 (70% of A) | See Below | Included |
| Coverage D - Loss of Use | \$174,000 (30% of A) | N/A | Included |
| Coverage E - Personal Liability | \$1,000,000 | N/A | \$450.00 |
| Coverage F - Medical Payments | \$10,000 per person | N/A | \$95.00 |

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$160.00 (Coverage up to \$20,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto/Umbrella):** -\$380.00
- **Protective Devices (Monitored Alarm):** -\$175.00

TOTAL ANNUAL PREMIUM: \$4,650.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 3% of Dwelling Coverage (\$17,400).** This deductible applies to any loss caused by wind or hail.