

**INSURANCE COMPANY:** Heartland Mutual Assurance **POLICY HOLDER:** Robert Garcia  
**POLICY NUMBER:** HMA-HO3-5122589 **POLICY PERIOD:** Effective: 10/01/2025 | Expires: 10/01/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Robert Garcia
- **Insured Address:** 1515 N Shore Dr, Clear Lake, IA 50428
- **Contact:** (641) 555-1010 | rob.garcia@email.com

**DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS**

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$250,000	See Below	\$1,750.00
Coverage B - Other Structures	\$25,000	See Below	Included
Coverage C - Personal Property	\$175,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$75,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$280.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$85.00 (Coverage up to \$15,000)

**DISCOUNTS APPLIED**

- **Multi-Policy Discount (Auto/Boat):** -\$150.00
- **Higher Deductible Credit:** -\$150.00

**TOTAL ANNUAL PREMIUM: \$1,900.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible: \$5,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.