

**INSURANCE COMPANY:** Heartland Mutual Assurance **POLICY HOLDER:** Olivia Johnson  
**POLICY NUMBER:** HMA-HO3-5236980 **POLICY PERIOD:** Effective: 11/01/2025 | Expires: 11/01/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Olivia Johnson
- **Insured Address:** 505 Jefferson St, Pella, IA 50219
- **Contact:** (641) 555-2006 | o.johnson@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$155,000	See Below	\$810.00
Coverage B - Other Structures	\$15,500	See Below	Included
Coverage C - Personal Property	\$77,500 (50% of A)	See Below	Included
Coverage D - Loss of Use	\$31,000 (20% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$150.00
Coverage F - Medical Payments	\$2,500 per person	N/A	\$35.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$50.00 (Coverage up to \$5,000)

**DISCOUNTS APPLIED**

- **Multi-Policy Discount:** -\$75.00
- **Age of Insured (55+):** -\$40.00

**TOTAL ANNUAL PREMIUM: \$930.00**

**DEDUCTIBLES**

- **All Peril Deductible: \$2,000 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.