

INSURANCE COMPANY: Cedar Valley Indemnity **POLICY NUMBER:** CVI-HO3-2025-0991
POLICY PERIOD: Effective: 10/10/2025 | Expires: 10/09/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Robert Peterson
- **Insured Location:** 75 E 1st Street, Waterloo, IA 50702
- **Contact:** (319) 555-0166 | rob.peterson@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$150,000	N/A	\$1,050.00
Coverage B - Other Structures	\$15,000	N/A	Included
Coverage C - Personal Property	\$75,000 (50% of A)	N/A	Included
Coverage D - Loss of Use	\$30,000 (20% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$210.00
Coverage F - Medical Payments	\$1,000 per person	N/A	\$45.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$70.00 (Coverage up to \$10,000)
- **Endorsement HE-101: Absolute Flood Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$85.00
- **Claim-Free Discount:** -\$40.00

TOTAL ANNUAL PREMIUM: \$1,250.00

DEDUCTIBLES

- **Standard Deductible:** \$2,500 per occurrence.
- **Wind/Hail Deductible:** \$2,500 (Flat Rate).