

[HEADER] Central Plains Protector Homeowner's Insurance Policy Policy Number:
HMP-IA-009-2025 Effective Date: June 10, 2025 Expiration Date: June 9, 2026

[POLICYHOLDER INFORMATION] Insured Name(s): Ruby Grant **Insured Address:** 2460 340th St, Spencer, Iowa(IA), 51301 **Mailing Address (if different):** 2460 340th St, Spencer, Iowa(IA), 51301 **Contact Phone:** (712) 262-7403 **Email:** rubyagrant@gmail.com

[DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS]

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$475,000.00	N/A	\$2,950.00
Coverage B - Other Structures	\$47,500.00	N/A	Included in Dwelling
Coverage C - Personal Property	\$237,500.00	N/A	Included in Dwelling
Coverage D - Loss of Use	\$95,000.00 (20% of Coverage A)	N/A	Included in Dwelling
Coverage E - Personal Liability	\$500,000.00	N/A	\$320.00
Coverage F - Medical Payments to Others	\$5,000.00 (per person)	N/A	\$80.00

Optional Endorsements/Additional Coverages:

- **Guaranteed Replacement Cost on Dwelling:** \$150.00 annual premium (Provides coverage even if rebuilding costs exceed dwelling limit significantly)
- **Assisted Living Care Coverage:** \$45.00 annual premium (Extends liability and medical payments coverage to an insured parent/guardian in an assisted living facility)
- **Water Backup and Sump Pump Overflow:** \$80.00 annual premium (Coverage up to \$15,000)

Discounts Applied:

- **Protective Devices Discount (Monitored Alarm & Fire):** -\$80.00
- **Good Credit Discount:** -\$75.00
- **Paperless Billing Discount:** -\$10.00

Total Annual Premium: \$3,460.00

Payment Schedule:

- **Annual Payment:** \$3,460.00 due by June 10, 2025
 - **Monthly Payments:** \$293.75 due on the 10th of each month (12 installments, includes a \$7.50 monthly processing fee)
-

Policy Agreement & Definitions

Central Plains Protector (referred to as "We," "Us," "Our") agrees to provide the insurance described in this policy in return for the premium paid and subject to all the terms, provisions, and conditions of this policy.

- **"Insured Location":** The dwelling and other structures at the Insured Address.
 - **"Dwelling":** The residential structure described on the Declarations Page, including structures attached to it.
 - **"Personal Property":** Property owned or used by an "insured," while it is anywhere in the world.
 - **"Occurrence":** An accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results in "bodily injury" or "property damage" during the policy period.
 - **"Deductible":** The amount of loss you must pay out of pocket before We begin to pay. For Property Coverages (A, B, C, D), a **\$1,000 deductible** applies per occurrence for most perils. A separate 1% wind/hail deductible applies to Covered Losses (minimum \$1,000).
-

Section I - Property Coverages

- **Coverage A - Dwelling:** Covers direct physical loss to the dwelling and structures attached to it.
 - **Coverage B - Other Structures:** Covers direct physical loss to structures on the "insured location" not attached to the dwelling (e.g., detached garage, shed).
 - **Coverage C - Personal Property:** Covers direct physical loss to personal property owned or used by an "insured." Special limits apply to certain types of property (e.g., cash, jewelry, firearms).
 - **Coverage D - Loss of Use:** Pays for additional living expenses when the "insured location" is uninhabitable due to a covered loss.
-

Section I - Perils Insured Against

This policy insures against direct physical loss to property described in Coverages A, B, and C caused by any of the following perils, unless excluded:

- Fire or Lightning
- Windstorm or Hail

- Explosion
 - Riot or Civil Commotion
 - Aircraft
 - Vehicles
 - Smoke
 - Vandalism or Malicious Mischief
 - Theft (with specific exclusions)
 - Falling Objects
 - Weight of Ice, Snow or Sleet
 - Accidental Discharge or Overflow of Water or Steam (from plumbing, heating, AC, or sprinkler system)
 - Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging (of a hot water system, AC system, or automatic fire protection system)
 - Freezing of a plumbing, heating, AC, or sprinkler system, or of a household appliance
 - Sudden and Accidental Damage from Artificially Generated Electrical Current
 - Volcanic Eruption
-

Section I - Exclusions (Common Examples - Not Exhaustive)

We do not insure for loss caused directly or indirectly by any of the following:

- Ordinance or Law (unless endorsed)
 - Earth Movement (e.g., earthquake, landslide, mudslide)
 - Water Damage (e.g., flood, surface water, water below the surface, water which backs up through sewers or drains unless endorsed)
 - Power Failure
 - Neglect
 - War
 - Nuclear Hazard
 - Intentional Loss
 - Governmental Action
 - Collapse (unless specifically covered)
 - Mold, Fungus or Wet Rot (unless caused by a covered peril)
-

Section II - Liability Coverages

- **Coverage E - Personal Liability:** Pays for "bodily injury" or "property damage" for which an "insured" is legally liable, up to the limit stated on the Declarations Page.
- **Coverage F - Medical Payments to Others:** Pays for necessary medical expenses incurred by a person who sustains "bodily injury" caused by an accident:
 - On the "insured location" with the permission of an "insured."
 - Caused by the activities of an "insured."
 - Caused by an animal owned by or in the care of an "insured."

Section II - Liability Exclusions (Common Examples - Not Exhaustive)

Coverage E and F do not apply to "bodily injury" or "property damage":

- Which is expected or intended by the "insured."
 - Arising out of business pursuits or the rendering of professional services (unless endorsed).
 - Arising out of the ownership, maintenance, use, loading or unloading of aircraft, motor vehicles (with some exceptions for recreational vehicles), or watercraft (over a certain length/horsepower).
 - Arising out of the transmission of a communicable disease.
 - Arising out of sexual molestation, corporal punishment, or physical or mental abuse.
 - Arising out of the use, sale, manufacture, delivery, transfer, or possession of controlled substances.
-

Conditions

- **Your Duties After Loss:**
 - Give prompt notice to Us or Our agent.
 - Protect the property from further damage.
 - Cooperate with Us in the investigation of the claim.
 - Provide records and documents as requested.
 - Submit to examination under oath, if required.
 - **Appraisal:** If You and We fail to agree on the amount of loss, either may demand an appraisal of the loss.
 - **Other Insurance:** If other insurance applies to the loss, We will pay only Our share.
 - **Subrogation:** If We pay for a loss, We may require You to assign to Us Your rights of recovery against any other party.
 - **Cancellation:** Explains conditions under which either party can cancel the policy.
 - **Nonrenewal:** Explains conditions under which We may choose not to renew the policy.
 - **Concealment or Fraud:** This policy is void if You intentionally conceal or misrepresent any material fact or circumstance.
-

Endorsements (if any)

- **Guaranteed Replacement Cost on Dwelling Endorsement:** Provides additional coverage beyond the dwelling limit if the cost to repair or rebuild your home after a covered loss exceeds your Coverage A limit, usually up to a specified percentage (e.g., 20% or 25% extra).
- **Assisted Living Care Coverage Endorsement:** Extends certain personal liability and medical payments to others coverages to an insured's parent or legal guardian residing in an assisted living facility.

- **Water Backup and Sump Pump Overflow Endorsement:** Offers protection for damage caused by water that backs up through sewers or drains or overflows from a sump pump, up to the designated limit.
-

Contact Information

To Report a Claim:

- Phone: 1-800-700-1000
- Website: www.centralplainsprotector.com/claims

Customer Service:

- Phone: 1-800-700-2000
- Email: service@centralplainsprotector.com