

INSURANCE COMPANY: Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR103
POLICY PERIOD: Effective: 09/01/2025 | Expires: 08/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Michael and Olivia Garcia
- **Insured Location:** 300 Orchard Hill, Orange City, IA 51041
- **Contact:** (712) 555-3005 | m.o.garcia@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$365,000	See Below	\$1,780.00
Coverage B - Other Structures	\$36,500	See Below	Included
Coverage C - Personal Property	\$255,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$109,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$190.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$50.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- None

DISCOUNTS APPLIED

- **Loyalty Discount (10+ years):** -\$150.00
- **Paperless Billing Discount:** -\$20.00
- **Higher Deductible Credit:** -\$200.00

TOTAL ANNUAL PREMIUM: \$1,700.00

DEDUCTIBLES

- **All Peril Deductible: \$5,000 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.