

INSURANCE COMPANY: Great Plains Private Risk **POLICY NUMBER:**
GPPR-HO5-2025-10220 **POLICY PERIOD:** Effective: 09/20/2025 | Expires: 09/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Daniel and Sophia Patel
- **Insured Location:** 3000 Northwood Drive, Marshalltown, IA 50158
- **Contact:** (641) 555-4010 | patel.family@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$615,000	See Below	\$3,100.00
Coverage B - Other Structures	\$61,500	See Below	Included
Coverage C - Personal Property	\$430,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$184,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$350.00
Coverage F - Medical Payments	\$15,000 per person	N/A	\$90.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Service Line Coverage (Water/Sewer pipes):** \$75.00

DISCOUNTS APPLIED

- **Newer Home (Built 2022) Discount:** -\$350.00
- **Multi-Policy Discount (Auto/Umbrella):** -\$300.00
- **Higher Deductible Credit:** -\$450.00

TOTAL ANNUAL PREMIUM: \$2,865.00

DEDUCTIBLES

- **All Peril Deductible: \$10,000 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.