

INSURANCE COMPANY: Loess Hills Property & Casualty **POLICY NUMBER:**
LHP-HO3-2025-4789 **POLICY PERIOD:** Effective: 09/01/2025 | Expires: 08/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** David and Mary Anderson
- **Insured Location:** 920 S 2nd Street, Council Bluffs, IA 51503
- **Contact:** (712) 555-0155 | andersonDM@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$170,000	N/A	\$1,175.00
Coverage B - Other Structures	\$17,000	N/A	Included
Coverage C - Personal Property	\$119,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$34,000 (20% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$210.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$65.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Endorsement #77-F: Water Damage Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Loyalty Discount (5+ years):** -\$70.00
- **Paperless Billing Discount:** -\$15.00

TOTAL ANNUAL PREMIUM: \$1,365.00

DEDUCTIBLES

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