

Mock-up Policy 7 of 10

INSURANCE COMPANY: Iowa Premier Risk Assurance **POLICY NUMBER:**
IPRA-2025-HO5-913 **POLICY PERIOD:** Effective: 11/15/2025 | Expires: 11/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Robert and Susan Miller
- **Insured Location:** 75 Prairie Club Circle, Clive, IA 50325
- **Contact:** (515) 555-0367 | rsmiller@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$640,000	See Below	\$5,150.00
Coverage B - Other Structures	\$64,000	See Below	Included
Coverage C - Personal Property	\$448,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$192,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$15,000 per person	N/A	\$110.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Personal Property Replacement Cost:** \$200.00

DISCOUNTS APPLIED

- **Retiree Discount:** -\$180.00
- **Multi-Policy Discount:** -\$320.00
- **Higher Deductible Credit:** -\$500.00

TOTAL ANNUAL PREMIUM: \$4,910.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$10,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$12,800).** This deductible applies to any loss caused by wind or hail.