

INSURANCE COMPANY: Heartland Select Risk **POLICY NUMBER:** HSR-HO3-2025-0891
POLICY PERIOD: Effective: 06/15/2025 | Expires: 06/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Dr. Elizabeth Chen & Dr. Robert Davis
- **Insured Location:** 3500 River Heights Circle, Iowa City, IA 52240
- **Contact:** (319) 555-0201 | chen.davis@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$450,000	N/A	\$2,850.00
Coverage B - Other Structures	\$45,000	N/A	Included
Coverage C - Personal Property	\$315,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$135,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$410.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$125.00 (Coverage up to \$25,000)
- **Scheduled Personal Property (Fine Art):** \$150.00
- **Endorsement WX-22: Total Water Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto/Umbrella):** -\$250.00
- **Professional Discount (Medical Doctor):** -\$100.00

TOTAL ANNUAL PREMIUM: \$3,270.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$9,000).