

INSURANCE COMPANY: Iowa Premier Risk Assurance **POLICY NUMBER:**
IPRA-2025-HO5-774 **POLICY PERIOD:** Effective: 08/15/2025 | Expires: 08/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Nicole F. Nguyen
- **Insured Location:** 2800 River Oaks Lane, Bettendorf, IA 52722
- **Contact:** (563) 555-0312 | nicole.nguyen.esq@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$580,000	N/A	\$4,100.00
Coverage B - Other Structures	\$58,000	N/A	Included
Coverage C - Personal Property	\$406,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$174,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$95.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$160.00 (Coverage up to \$20,000)
- **Endorsement HE-201: Total Flood Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto/Umbrella):** -\$350.00
- **Protective Devices (Monitored Alarm):** -\$150.00

TOTAL ANNUAL PREMIUM: \$4,305.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$11,600).