

INSURANCE COMPANY: Raccoon River Assurance - Platinum **POLICY NUMBER:** RRA-PL-2025-9623 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Charles and Brenda Martin
- **Insured Location:** 6000 Ashworth Road, West Des Moines, IA 50266
- **Contact:** (515) 555-0278 | charles.martin@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$435,000	See Below	\$3,050.00
Coverage B - Other Structures	\$43,500	See Below	Included
Coverage C - Personal Property	\$304,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$130,500 (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

- None

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$260.00
- **EFT Payment Discount:** -\$25.00
- **Impact-Resistant Roofing (Class 4):** -\$250.00

TOTAL ANNUAL PREMIUM: \$3,010.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible: 3% of Dwelling Coverage (\$13,050).** This deductible applies to any loss caused by wind or hail.