

INSURANCE COMPANY: Prairie Fire & Casualty **POLICY HOLDER:** Megan Davis **POLICY NUMBER:** PFC-HO3-0041079 **POLICY PERIOD:** Effective: 09/01/2025 | Expires: 09/01/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Megan Davis
- **Insured Address:** 640 Franklin Ave, Mount Vernon, IA 52314
- **Contact:** (319) 555-2008 | mdavis@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$230,000	See Below	\$1,110.00
Coverage B - Other Structures	\$23,000	See Below	Included
Coverage C - Personal Property	\$161,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$69,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$180.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$65.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$60.00 (Coverage up to \$10,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$115.00
- **Home Security System Discount:** -\$50.00

TOTAL ANNUAL PREMIUM: \$1,250.00

DEDUCTIBLES

- **All Peril Deductible: \$2,500 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.