

**INSURANCE COMPANY:** Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR101  
**POLICY PERIOD:** Effective: 09/20/2025 | Expires: 09/19/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Kevin and Laura Kim
- **Insured Location:** 700 Viking Rd, Story City, IA 50248
- **Contact:** (515) 555-0299 | kevin.kim@email.com

**DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS**

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$410,000	See Below	\$2,900.00
Coverage B - Other Structures	\$41,000	See Below	Included
Coverage C - Personal Property	\$287,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$123,000 (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**

- **Service Line Coverage (Water/Sewer pipes):** \$50.00

**DISCOUNTS APPLIED**

- **Newer Home (Built 2020) Discount:** -\$260.00
- **Multi-Policy Discount (Auto/Umbrella):** -\$250.00
- **Higher Deductible Credit:** -\$300.00

**TOTAL ANNUAL PREMIUM: \$2,635.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: \$10,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.