

INSURANCE COMPANY: Great Plains Private Risk **POLICY NUMBER:** GPPR-HO5-2025-9999
POLICY PERIOD: Effective: 09/20/2025 | Expires: 09/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Daniel and Sophia Patel
- **Insured Location:** 3000 Prairie Club Parkway, Ankeny, IA 50021
- **Contact:** (515) 555-0399 | patel.family@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$615,000	See Below	\$4,950.00
Coverage B - Other Structures	\$61,500	See Below	Included
Coverage C - Personal Property	\$430,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$184,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$15,000 per person	N/A	\$110.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Service Line Coverage (Water/Sewer pipes):** \$75.00

DISCOUNTS APPLIED

- **Newer Home (Built 2022) Discount:** -\$400.00
- **Multi-Policy Discount (Auto/Umbrella):** -\$350.00
- **Higher Deductible Credit:** -\$500.00

TOTAL ANNUAL PREMIUM: \$4,785.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$10,000 per occurrence.
- **Windstorm/Hail Deductible: \$15,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.