

INSURANCE COMPANY: Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR91
POLICY PERIOD: Effective: 09/01/2025 | Expires: 08/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Michael and Olivia Garcia
- **Insured Location:** 300 Shoreline Ct, Sergeant Bluff, IA 51054
- **Contact:** (712) 555-0245 | m.o.garcia@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$365,000	N/A	\$2,350.00
Coverage B - Other Structures	\$36,500	N/A	Included
Coverage C - Personal Property	\$255,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$109,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$290.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$70.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Endorsement #77-F: Water Damage Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Loyalty Discount (10+ years):** -\$150.00
- **EFT / Paperless Billing Discount:** -\$25.00
- **Age of Insured (55+):** -\$50.00

TOTAL ANNUAL PREMIUM: \$2,435.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** \$7,500 (Flat Rate).