

**INSURANCE COMPANY:** Prairie Fire & Casualty **POLICY HOLDER:** Megan Davis **POLICY NUMBER:** PFC-HO3-0039968 **POLICY PERIOD:** Effective: 09/01/2025 | Expires: 09/01/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Megan Davis
- **Insured Address:** 640 Storm Chaser Ln, Waukee, IA 50263
- **Contact:** (515) 555-1008 | mdavis@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$230,000	See Below	\$1,600.00
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	\$280.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$85.00 (Coverage up to \$15,000)

**DISCOUNTS APPLIED**

- **Multi-Policy Discount:** -\$125.00
- **Home Security System Discount:** -\$50.00

**TOTAL ANNUAL PREMIUM: \$1,875.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$4,600).** This deductible applies to any loss caused by wind or hail.