

INSURANCE COMPANY: Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR92
POLICY PERIOD: Effective: 09/01/2025 | Expires: 08/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Michael and Olivia Garcia
- **Insured Location:** 300 Southern Hills Dr, Sioux City, IA 51106
- **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	See Below	\$2,550.00
Coverage B - Other Structures	\$36,500	See Below	Included
Coverage C - Personal Property	\$255,500 (70% of A)	See Below	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

- None

DISCOUNTS APPLIED

- **Loyalty Discount (10+ years):** -\$160.00
- **Paperless Billing Discount:** -\$25.00
- **Higher Deductible Credit:** -\$250.00

TOTAL ANNUAL PREMIUM: \$2,475.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$7,300).** This deductible applies to any loss caused by wind or hail.