

INSURANCE COMPANY: Heartland Mutual Assurance **POLICY HOLDER:** Robert Garcia
POLICY NUMBER: HMA-HO3-6233901 **POLICY PERIOD:** Effective: 10/01/2025 | Expires: 10/01/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Robert Garcia
- **Insured Address:** 1515 University Blvd, Storm Lake, IA 50588
- **Contact:** (712) 555-2010 | rob.garcia@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$250,000	See Below	\$1,210.00
Coverage B - Other Structures	\$25,000	See Below	Included
Coverage C - Personal Property	\$175,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$75,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$180.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$65.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$60.00 (Coverage up to \$10,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto/Boat):** -\$125.00
- **Higher Deductible Credit:** -\$100.00

TOTAL ANNUAL PREMIUM: \$1,290.00

DEDUCTIBLES

- **All Peril Deductible: \$2,500 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.