

INSURANCE COMPANY: Raccoon River Assurance **POLICY NUMBER:** RRA-HO3-2025-7531
POLICY PERIOD: Effective: 06/30/2025 | Expires: 06/29/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Brenda and Steve Williams
- **Insured Location:** 1050 63rd Street, Windsor Heights, IA 50324
- **Contact:** (515) 555-0133 | bwilliams@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

| Coverage Type | Limit | Deductible | Annual Premium |
|---------------------------------|----------------------|------------|----------------|
| Coverage A - Dwelling | \$250,000 | N/A | \$1,650.00 |
| Coverage B - Other Structures | \$25,000 | N/A | Included |
| Coverage C - Personal Property | \$175,000 (70% of A) | N/A | Included |
| Coverage D - Loss of Use | \$50,000 (20% of A) | N/A | Included |
| Coverage E - Personal Liability | \$500,000 | N/A | \$280.00 |
| Coverage F - Medical Payments | \$5,000 per person | N/A | \$65.00 |

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$90.00 (Coverage up to \$10,000)
- **Endorsement WX-22: Total Water Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$100.00
- **Claim-Free Discount:** -\$50.00
- **Home Security System Discount:** -\$20.00

TOTAL ANNUAL PREMIUM: \$1,915.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$5,000).