

**INSURANCE COMPANY:** Loess Hills Property & Casualty **POLICY NUMBER:**  
LHP-HO3-2025-6331 **POLICY PERIOD:** Effective: 09/20/2025 | Expires: 09/19/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Sarah and Tom Nguyen
- **Insured Location:** 550 W Broadway, Council Bluffs, IA 51503
- **Contact:** (712) 555-0198 | s.nguyen@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$240,000	N/A	\$1,585.00
Coverage B - Other Structures	\$24,000	N/A	Included
Coverage C - Personal Property	\$168,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$48,000 (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**

- **Service Line Coverage (Water/Sewer pipes):** \$40.00
- **Endorsement #77-F: Water Damage Exclusion (Flood):** Included (No Cost)

**DISCOUNTS APPLIED**

- **New Home (Built 2021) Discount:** -\$150.00
- **Multi-Policy Discount:** -\$115.00

**TOTAL ANNUAL PREMIUM: \$1,705.00**

**DEDUCTIBLES**

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$4,800).