

**INSURANCE COMPANY:** Heartland Select Risk **POLICY NUMBER:** HSR-HO3-2025-2166  
**POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Dr. Elizabeth Chen & Dr. Robert Davis
- **Insured Location:** 2500 Legacy Parkway, Ames, IA 50014
- **Contact:** (515) 555-3001 | chen.davis@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$450,000	See Below	\$2,150.00
Coverage B - Other Structures	\$45,000	See Below	Included
Coverage C - Personal Property	\$315,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$135,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$310.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$65.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$95.00 (Coverage up to \$20,000)
- **Scheduled Personal Property (Fine Art):** \$150.00

**DISCOUNTS APPLIED**

- **Multi-Policy Discount (Auto/Umbrella):** -\$250.00
- **Professional Discount (Medical Doctor):** -\$100.00

**TOTAL ANNUAL PREMIUM: \$2,420.00**

**DEDUCTIBLES**

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