

INSURANCE COMPANY: Black Diamond Private Insurance **POLICY NUMBER:**
BDP-HO5-IA-01383 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Laura Williams
- **Insured Location:** 2000 Prairie View Drive, Grinnell, IA 50112
- **Contact:** (641) 555-4008 | laurawilliams.realty@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$560,000	See Below	\$2,880.00
Coverage B - Other Structures	\$56,000	See Below	Included
Coverage C - Personal Property	\$392,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$168,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$350.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$75.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- None

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$300.00
- **EFT Payment Discount:** -\$30.00

TOTAL ANNUAL PREMIUM: \$2,975.00

DEDUCTIBLES

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