

**[HEADER] Iowa Heartland Insurance Homeowner's Insurance Policy Policy Number:**  
**HMP-IA-010-2025 Effective Date: June 11, 2025 Expiration Date: June 10, 2026**

**[POLICYHOLDER INFORMATION] Insured Name(s):** John Bruce, Carlee Taylor **Insured Address:** 316 E 29th St, Davenport, Iowa(IA), 52803 **Mailing Address (if different):** 316 E 29th St, Davenport, Iowa(IA), 52803 **Contact Phone:** (309) 496-2098 **Email:** jbruce@outlook.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$375,000.00	N/A	\$2,250.00
Coverage B - Other Structures	\$37,500.00	N/A	Included in Dwelling
Coverage C - Personal Property	\$187,500.00	N/A	Included in Dwelling
Coverage D - Loss of Use	\$75,000.00 (20% of Coverage A)	N/A	Included in Dwelling
Coverage E - Personal Liability	\$300,000.00	N/A	\$240.00
Coverage F - Medical Payments to Others	\$2,500.00 (per person)	N/A	\$50.00

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**Optional Endorsements/Additional Coverages:**

- **Home Sharing Host Activities:** \$90.00 annual premium (Limited coverage for short-term rental activities)
- **Refrigerated Property Coverage:** \$20.00 annual premium (Covers spoilage due to power outage/mechanical failure)
- **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money:** \$15.00 annual premium (Coverage for unauthorized use of cards, forgery, or counterfeit money)

**Discounts Applied:**

- **Multi-Policy Discount (Home & Auto):** -\$180.00
- **New Home Discount (built within last 10 years):** -\$60.00
- **Automatic Payment Discount:** -\$15.00

**Total Annual Premium:** \$2,410.00

**Payment Schedule:**

- **Annual Payment:** \$2,410.00 due by June 11, 2025
  - **Monthly Payments:** \$205.83 due on the 11th of each month (12 installments, includes a \$6.67 monthly processing fee)
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## Policy Agreement & Definitions

Iowa Heartland Insurance (referred to as "**We**," "**Us**," "**Our**") agrees to provide the insurance described in this policy in return for the premium paid and subject to all the terms, provisions, and conditions of this policy.

- **"Insured Location":** The dwelling and other structures at the Insured Address.
  - **"Dwelling":** The residential structure described on the Declarations Page, including structures attached to it.
  - **"Personal Property":** Property owned or used by an "insured," while it is anywhere in the world.
  - **"Occurrence":** An accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results in "bodily injury" or "property damage" during the policy period.
  - **"Deductible":** The amount of loss you must pay out of pocket before We begin to pay. For Property Coverages (A, B, C, D), a **\$1,000 deductible** applies per occurrence for most perils. A separate 1% wind/hail deductible applies to Covered Losses (minimum \$1,000).
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## Section I - Property Coverages

- **Coverage A - Dwelling:** Covers direct physical loss to the dwelling and structures attached to it.
  - **Coverage B - Other Structures:** Covers direct physical loss to structures on the "insured location" not attached to the dwelling (e.g., detached garage, shed).
  - **Coverage C - Personal Property:** Covers direct physical loss to personal property owned or used by an "insured." Special limits apply to certain types of property (e.g., cash, jewelry, firearms).
  - **Coverage D - Loss of Use:** Pays for additional living expenses when the "insured location" is uninhabitable due to a covered loss.
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## Section I - Perils Insured Against

This policy insures against direct physical loss to property described in Coverages A, B, and C caused by any of the following perils, unless excluded:

- Fire or Lightning
- Windstorm or Hail

- Explosion
  - Riot or Civil Commotion
  - Aircraft
  - Vehicles
  - Smoke
  - Vandalism or Malicious Mischief
  - Theft (with specific exclusions)
  - Falling Objects
  - Weight of Ice, Snow or Sleet
  - Accidental Discharge or Overflow of Water or Steam (from plumbing, heating, AC, or sprinkler system)
  - Sudden and Accidental Tearing Apart, Cracking, Burning, or Bulging (of a hot water system, AC system, or automatic fire protection system)
  - Freezing of a plumbing, heating, AC, or sprinkler system, or of a household appliance
  - Sudden and Accidental Damage from Artificially Generated Electrical Current
  - Volcanic Eruption
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## **Section I - Exclusions (Common Examples - Not Exhaustive)**

We do not insure for loss caused directly or indirectly by any of the following:

- Ordinance or Law
  - Earth Movement (e.g., earthquake, landslide, mudslide)
  - Water Damage (e.g., flood, surface water, water below the surface, water which backs up through sewers or drains unless endorsed)
  - Power Failure
  - Neglect
  - War
  - Nuclear Hazard
  - Intentional Loss
  - Governmental Action
  - Collapse (unless specifically covered)
  - Mold, Fungus or Wet Rot (unless caused by a covered peril)
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## **Section II - Liability Coverages**

- **Coverage E - Personal Liability:** Pays for "bodily injury" or "property damage" for which an "insured" is legally liable, up to the limit stated on the Declarations Page.
- **Coverage F - Medical Payments to Others:** Pays for necessary medical expenses incurred by a person who sustains "bodily injury" caused by an accident:
  - On the "insured location" with the permission of an "insured."
  - Caused by the activities of an "insured."
  - Caused by an animal owned by or in the care of an "insured."

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## Section II - Liability Exclusions (Common Examples - Not Exhaustive)

Coverage E and F do not apply to "bodily injury" or "property damage":

- Which is expected or intended by the "insured."
  - Arising out of business pursuits or the rendering of professional services (unless endorsed).
  - Arising out of the ownership, maintenance, use, loading or unloading of aircraft, motor vehicles (with some exceptions for recreational vehicles), or watercraft (over a certain length/horsepower).
  - Arising out of the transmission of a communicable disease.
  - Arising out of sexual molestation, corporal punishment, or physical or mental abuse.
  - Arising out of the use, sale, manufacture, delivery, transfer, or possession of controlled substances.
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## Conditions

- **Your Duties After Loss:**
    - Give prompt notice to Us or Our agent.
    - Protect the property from further damage.
    - Cooperate with Us in the investigation of the claim.
    - Provide records and documents as requested.
    - Submit to examination under oath, if required.
  - **Appraisal:** If You and We fail to agree on the amount of loss, either may demand an appraisal of the loss.
  - **Other Insurance:** If other insurance applies to the loss, We will pay only Our share.
  - **Subrogation:** If We pay for a loss, We may require You to assign to Us Your rights of recovery against any other party.
  - **Cancellation:** Explains conditions under which either party can cancel the policy.
  - **Nonrenewal:** Explains conditions under which We may choose not to renew the policy.
  - **Concealment or Fraud:** This policy is void if You intentionally conceal or misrepresent any material fact or circumstance.
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## Endorsements (if any)

- **Home Sharing Host Activities Endorsement:** Offers limited property and liability coverage for home-sharing activities, addressing some gaps often found in standard policies when renting out your home.
- **Refrigerated Property Coverage Endorsement:** Provides coverage for the loss of perishable food or other property due to a power outage or mechanical failure of a refrigerator or freezer.

- **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Endorsement:** Offers coverage for financial losses due to the unauthorized use of credit/debit cards, forgery of checks, or receipt of counterfeit money, up to a specified limit.
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## **Contact Information**

### **To Report a Claim:**

- Phone: 1-800-210-9876
- Website: [www.iowaheartlandins.com/claims](http://www.iowaheartlandins.com/claims)

### **Customer Service:**

- Phone: 1-800-210-6789
- Email: [service@iowaheartlandins.com](mailto:service@iowaheartlandins.com)