

INSURANCE COMPANY: Hawkeye State Mutual **POLICY HOLDER:** Brian and Jessica Miller
POLICY NUMBER: HSM-HO-8865123 **POLICY PERIOD:** Effective: 10/20/2025 | Expires: 10/20/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Brian and Jessica Miller
- **Insured Address:** 221 Panther Lane, Cedar Falls, IA 50613
- **Contact:** (319) 555-1004 | bjmillers@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$250,000	See Below	\$1,710.00
Coverage B - Other Structures	\$25,000	See Below	Included
Coverage C - Personal Property	\$175,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$75,000 (30% 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:** \$85.00 (Coverage up to \$15,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$130.00
- **Newer Home (Built 2020):** -\$150.00

TOTAL ANNUAL PREMIUM: \$1,860.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$5,000).** This deductible applies to any loss caused by wind or hail.