

INSURANCE COMPANY: Prairie Fire Premier **POLICY NUMBER:** PFP-HO3-0047223 **POLICY PERIOD:** Effective: 08/20/2025 | Expires: 08/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Katherine Bell
- **Insured Location:** 4200 Lincoln Way, Fort Dodge, IA 50501
- **Contact:** (515) 555-3003 | kbell.arch@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$350,000	See Below	\$1,690.00
Coverage B - Other Structures	\$35,000	See Below	Included
Coverage C - Personal Property	\$245,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$105,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$190.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$50.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Service Line Coverage:** \$45.00

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$180.00
- **Claim-Free Discount (10+ years):** -\$150.00

TOTAL ANNUAL PREMIUM: \$1,645.00

DEDUCTIBLES

- **All Peril Deductible: \$1,500 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.