

INSURANCE COMPANY: Heartland Private Client Group **POLICY NUMBER:**
HPCG-HO5-2025-0356 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Dr. David and Eleanor Vance
- **Insured Location:** 1500 Prairie Parkway, Clive, IA 50325
- **Contact:** (515) 555-4001 | vance.d@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$650,000	See Below	\$3,250.00
Coverage B - Other Structures	\$65,000	See Below	Included
Coverage C - Personal Property	\$455,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$195,000 (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

- **Water Backup and Sump Overflow:** \$125.00 (Coverage up to \$25,000)
- **Scheduled Personal Property (Jewelry, Art):** \$350.00
- **Guaranteed Replacement Cost on Dwelling:** \$300.00

DISCOUNTS APPLIED

- **Umbrella Policy Discount:** -\$300.00
- **Superior Construction Credit (Brick/Masonry):** -\$200.00

TOTAL ANNUAL PREMIUM: \$3,850.00

DEDUCTIBLES

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