

INSURANCE COMPANY: Heartland Mutual Assurance **POLICY NUMBER:** HMA-HO3-2601548
POLICY PERIOD: Effective: 07/01/2025 | Expires: 07/01/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Michael and Sarah Chen
- **Insured Location:** 450 Prairie Crossing, Norwalk, IA 50211
- **Contact:** (515) 555-1001 | mschen@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$245,000	See Below	\$1,650.00
Coverage B - Other Structures	\$24,500	See Below	Included
Coverage C - Personal Property	\$171,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$73,500 (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)
- **Guaranteed Replacement Cost on Dwelling:** \$120.00

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$130.00
- **Impact-Resistant Roofing Discount:** -\$90.00

TOTAL ANNUAL PREMIUM: \$1,980.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$4,900).** This deductible applies to any loss caused by wind or hail.