

INSURANCE COMPANY: Mississippi Bend Mutual **POLICY NUMBER:** MBM-HO3-2025-1120
POLICY PERIOD: Effective: 08/01/2025 | Expires: 07/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Carlos Hernandez
- **Insured Location:** 845 Pershing Ave, Davenport, IA 52803
- **Contact:** (563) 555-0122 | carlos.h@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$185,000	N/A	\$1,250.00
Coverage B - Other Structures	\$18,500	N/A	Included
Coverage C - Personal Property	\$129,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$37,000 (20% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$210.00
Coverage F - Medical Payments	\$2,500 per person	N/A	\$50.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$75.00 (Coverage up to \$10,000)
- **Endorsement FX-01: Flood and Water Damage Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto):** -\$90.00
- **Protective Devices (Smoke/Fire Alarm):** -\$25.00

TOTAL ANNUAL PREMIUM: \$1,470.00

DEDUCTIBLES

- **Standard Deductible:** \$2,000 per occurrence.
- **Wind/Hail Deductible:** \$2,500 (Flat Rate).