

INSURANCE COMPANY: Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR99
POLICY PERIOD: Effective: 09/20/2025 | Expires: 09/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Kevin and Laura Kim
- **Insured Location:** 700 Hamilton Blvd, Sioux City, IA 51103
- **Contact:** (712) 555-0299 | kevin.kim@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$410,000	N/A	\$2,650.00
Coverage B - Other Structures	\$41,000	N/A	Included
Coverage C - Personal Property	\$287,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$123,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$410.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Service Line Coverage (Water/Sewer pipes):** \$50.00
- **Endorsement #77-F: Water Damage Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Newer Home (Built 2020) Discount:** -\$250.00
- **Multi-Policy Discount:** -\$220.00

TOTAL ANNUAL PREMIUM: \$2,775.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$8,200).