

INSURANCE COMPANY: Black Hawk Insurance Co. **POLICY NUMBER:** BHIC-HO3-96331C
POLICY PERIOD: Effective: 06/15/2025 | Expires: 06/15/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Kevin Baker
- **Insured Location:** 330 Main Street, Decorah, IA 52101
- **Contact:** (563) 555-2005 | kbaker@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$165,000	See Below	\$840.00
Coverage B - Other Structures	\$16,500	See Below	Included
Coverage C - Personal Property	\$115,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$49,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$150.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$45.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- None

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$80.00
- **Loyalty Discount (5+ years):** -\$50.00

TOTAL ANNUAL PREMIUM: \$905.00

DEDUCTIBLES

- **All Peril Deductible: \$1,000 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.