

INSURANCE COMPANY: Raccoon River Assurance **POLICY NUMBER:**
RRA-HO3-2025-8812 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- Insured Name(s): Angela Davis
- Insured Location: 3000 E Market St, Ottumwa, IA 52501
- Contact: (641) 555-0188 | angela.d@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$160,000	N/A	\$1,100.00
Coverage B - Other Structures	\$16,000	N/A	Included
Coverage C - Personal Property	\$112,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$32,000 (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

- Endorsement WX-22: Total Water Exclusion (Flood): Included (No Cost)

DISCOUNTS APPLIED

- Multi-Policy Discount: -\$90.00
- EFT Payment Discount: -\$10.00

TOTAL ANNUAL PREMIUM: \$1,260.00

DEDUCTIBLES

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