

INSURANCE COMPANY: Heartland Private Client Group **POLICY NUMBER:**
HPCG-HO5-2025-0221 **POLICY PERIOD:** Effective: 10/10/2025 | Expires: 10/09/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Benjamin Schmidt
- **Insured Location:** 1200 Timberland Rd, Decorah, IA 52101
- **Contact:** (563) 555-4006 | b.schmidt@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$600,000	See Below	\$3,050.00
Coverage B - Other Structures	\$60,000	See Below	Included
Coverage C - Personal Property	\$420,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$180,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$350.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$75.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$115.00 (Coverage up to \$20,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$320.00
- **Claim-Free Discount:** -\$150.00

TOTAL ANNUAL PREMIUM: \$3,120.00

DEDUCTIBLES

- **All Peril Deductible: \$2,500 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.