

**INSURANCE COMPANY:** Mississippi Bend Mutual - Select **POLICY NUMBER:** MBM-SEL-2025-8923 **POLICY PERIOD:** Effective: 11/15/2025 | Expires: 11/14/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Thomas and Rachel Green
- **Insured Location:** 500 Grand Avenue, Spencer, IA 51301
- **Contact:** (712) 555-3007 | trgreen@email.com

**DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS**

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$420,000	See Below	\$2,050.00
Coverage B - Other Structures	\$42,000	See Below	Included
Coverage C - Personal Property	\$294,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$126,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$310.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$65.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Personal Property Replacement Cost:** \$120.00

**DISCOUNTS APPLIED**

- **Retiree Discount:** -\$150.00
- **Multi-Policy Discount:** -\$220.00

**TOTAL ANNUAL PREMIUM: \$2,175.00**

**DEDUCTIBLES**

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