

INSURANCE COMPANY: Loess Hills Premier Risk **POLICY NUMBER:** LHP-HO3-2025-PR114
POLICY PERIOD: Effective: 09/20/2025 | Expires: 09/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Kevin and Laura Kim
- **Insured Location:** 700 Viking Rd, Forest City, IA 50436
- **Contact:** (641) 555-3010 | kevin.kim@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$410,000	See Below	\$1,995.00
Coverage B - Other Structures	\$41,000	See Below	Included
Coverage C - Personal Property	\$287,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$123,000 (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

- **Service Line Coverage (Water/Sewer pipes):** \$50.00

DISCOUNTS APPLIED

- **Newer Home (Built 2021) Discount:** -\$200.00
- **Multi-Policy Discount (Auto/Umbrella):** -\$220.00

TOTAL ANNUAL PREMIUM: \$2,000.00

DEDUCTIBLES

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