

**INSURANCE COMPANY:** Heartland Private Client Group **POLICY NUMBER:**  
HPCG-HO5-2025-0245 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Dr. David and Eleanor Vance
- **Insured Location:** 5500 Private Drive, West Des Moines, IA 50266
- **Contact:** (515) 555-0301 | vance.d@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$650,000	See Below	\$5,250.00
Coverage B - Other Structures	\$65,000	See Below	Included
Coverage C - Personal Property	\$455,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$195,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$95.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$175.00 (Coverage up to \$25,000)
- **Scheduled Personal Property (Jewelry, Art):** \$350.00

**DISCOUNTS APPLIED**

- **Umbrella Policy Discount:** -\$350.00
- **Superior Construction Credit (Brick/Masonry):** -\$220.00

**TOTAL ANNUAL PREMIUM: \$5,750.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$13,000).** This deductible applies to any loss caused by wind or hail.