

INSURANCE COMPANY: Black Diamond Private Insurance **POLICY NUMBER:** BDP-HO5-IA-01162 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Laura Williams
- **Insured Location:** 2000 Fox Chapel Rd, Coralville, IA 52241
- **Contact:** (319) 555-0378 | laurawilliams.realty@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$560,000	See Below	\$4,400.00
Coverage B - Other Structures	\$56,000	See Below	Included
Coverage C - Personal Property	\$392,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$168,000 (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

- None

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$340.00
- **EFT Payment Discount:** -\$30.00

TOTAL ANNUAL PREMIUM: \$4,575.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$11,200).** This deductible applies to any loss caused by wind or hail.