

**INSURANCE COMPANY:** Black Hawk Insurance Co. **POLICY NUMBER:** BHIC-HO3-85220B  
**POLICY PERIOD:** Effective: 06/15/2025 | Expires: 06/15/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Kevin Baker
- **Insured Location:** 330 Grand Ave, Spencer, IA 51301
- **Contact:** (712) 555-1005 | kbaker@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$165,000	See Below	\$1,190.00
Coverage B - Other Structures	\$16,500	See Below	Included
Coverage C - Personal Property	\$115,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$49,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$210.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$65.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- None

**DISCOUNTS APPLIED**

- **Multi-Policy Discount:** -\$100.00
- **Loyalty Discount (5+ years):** -\$60.00

**TOTAL ANNUAL PREMIUM: \$1,305.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$1,500 per occurrence.
- **Windstorm/Hail Deductible: \$2,500 (Flat Rate).** This deductible applies to any loss caused by wind or hail.