

**INSURANCE COMPANY:** Prairie Fire & Casualty **POLICY NUMBER:** PFC-HO3-0025874  
**POLICY PERIOD:** Effective: 08/01/2025 | Expires: 08/01/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Emily White
- **Insured Location:** 789 Cyclone Way, Ames, IA 50010
- **Contact:** (515) 555-1003 | ewhite@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$215,000	See Below	\$1,550.00
Coverage B - Other Structures	\$21,500	See Below	Included
Coverage C - Personal Property	\$150,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$64,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$280.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$65.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Identity Theft Protection:** \$40.00 (Coverage up to \$15,000)

**DISCOUNTS APPLIED**

- **Multi-Policy Discount:** -\$110.00
- **Claim-Free Discount:** -\$50.00
- **Higher Deductible Credit:** -\$150.00

**TOTAL ANNUAL PREMIUM: \$1,625.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible: \$5,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.