

**INSURANCE COMPANY:** Heartland Mutual Assurance **POLICY HOLDER:** Olivia Johnson  
**POLICY NUMBER:** HMA-HO3-4125879 **POLICY PERIOD:** Effective: 11/01/2025 | Expires: 11/01/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Olivia Johnson
- **Insured Address:** 505 Tornado Alley, Greenfield, IA 50849
- **Contact:** (641) 555-1006 | o.johnson@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$155,000	See Below	\$1,250.00
Coverage B - Other Structures	\$15,500	See Below	Included
Coverage C - Personal Property	\$77,500 (50% of A)	See Below	Included
Coverage D - Loss of Use	\$31,000 (20% of A)	N/A	Included
Coverage E - Personal Liability	\$300,000	N/A	\$210.00
Coverage F - Medical Payments	\$2,500 per person	N/A	\$50.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$70.00 (Coverage up to \$10,000)

**DISCOUNTS APPLIED**

- **Multi-Policy Discount:** -\$90.00
- **Age of Insured (55+):** -\$50.00

**TOTAL ANNUAL PREMIUM: \$1,440.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,000 per occurrence.
- **Windstorm/Hail Deductible: 3% of Dwelling Coverage (\$4,650).** This deductible applies to any loss caused by wind or hail.