

INSURANCE COMPANY: Hawkeye State Mutual **POLICY HOLDER:** Steven and Laura Wilson
POLICY NUMBER: HSM-HO-9015687 **POLICY PERIOD:** Effective: 08/10/2025 | Expires: 08/10/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Steven and Laura Wilson
- **Insured Address:** 902 S Center St, Marshalltown, IA 50158
- **Contact:** (641) 555-1009 | wilson.family@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$175,000	See Below	\$1,250.00
Coverage B - Other Structures	\$17,500	See Below	Included
Coverage C - Personal Property	\$87,500 (50% of A)	See Below	Included
Coverage D - Loss of Use	\$52,500 (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:** -\$90.00
- **Claim-Free Discount:** -\$50.00

TOTAL ANNUAL PREMIUM: \$1,385.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,000 per occurrence.
- **Windstorm/Hail Deductible: 1% of Dwelling Coverage (\$1,750).** This deductible applies to any loss caused by wind or hail.