

**INSURANCE COMPANY:** Mississippi Bend Mutual - Select **POLICY NUMBER:** MBM-SEL-2025-8812 **POLICY PERIOD:** Effective: 11/15/2025 | Expires: 11/14/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Thomas and Rachel Green
- **Insured Location:** 500 Prairie Parkway, Davenport, IA 52806
- **Contact:** (563) 555-0267 | trgreen@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$420,000	See Below	\$2,950.00
Coverage B - Other Structures	\$42,000	See Below	Included
Coverage C - Personal Property	\$294,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$126,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$410.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Personal Property Replacement Cost:** \$160.00

**DISCOUNTS APPLIED**

- **Retiree Discount:** -\$120.00
- **Multi-Policy Discount:** -\$250.00
- **Higher Deductible Credit:** -\$280.00

**TOTAL ANNUAL PREMIUM: \$2,955.00**

**DEDUCTIBLES**

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 2% of Dwelling Coverage (\$8,400).** This deductible applies to any loss caused by wind or hail.