

INSURANCE COMPANY: Black Diamond Private Insurance **POLICY NUMBER:**
BDP-HO5-IA-01051 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Laura Williams
- **Insured Location:** 2000 Ashworth Rd, West Des Moines, IA 50265
- **Contact:** (515) 555-0378 | laurawilliams.realty@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$560,000	N/A	\$4,000.00
Coverage B - Other Structures	\$56,000	N/A	Included
Coverage C - Personal Property	\$392,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$168,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$95.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Endorsement FEX-500: Absolute Flood Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$310.00
- **EFT Payment Discount:** -\$30.00

TOTAL ANNUAL PREMIUM: \$4,205.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$11,200).