

INSURANCE COMPANY: Iowa Premier Risk Assurance **POLICY NUMBER:**
IPRA-2025-HO5-1024 **POLICY PERIOD:** Effective: 11/15/2025 | Expires: 11/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Robert and Susan Miller
- **Insured Location:** 75 College Circle, Pella, IA 50219
- **Contact:** (641) 555-4007 | rsmiller@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$640,000	See Below	\$3,200.00
Coverage B - Other Structures	\$64,000	See Below	Included
Coverage C - Personal Property	\$448,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$192,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$350.00
Coverage F - Medical Payments	\$15,000 per person	N/A	\$90.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Personal Property Replacement Cost:** \$180.00

DISCOUNTS APPLIED

- **Retiree Discount:** -\$180.00
- **Multi-Policy Discount:** -\$300.00
- **Higher Deductible Credit:** -\$400.00

TOTAL ANNUAL PREMIUM: \$2,940.00

DEDUCTIBLES

- **All Peril Deductible: \$5,000 per occurrence.** This single deductible applies to most losses, including fire, theft, wind, and hail.