

INSURANCE COMPANY: Mississippi Bend Mutual **POLICY NUMBER:** MBM-HO3-2025-4588
POLICY PERIOD: Effective: 11/15/2025 | Expires: 11/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Frank and Patricia Costello
- **Insured Location:** 101 Harbor View, Dubuque, IA 52001
- **Contact:** (563) 555-0177 | fcostello@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$225,000	N/A	\$1,500.00
Coverage B - Other Structures	\$22,500	N/A	Included
Coverage C - Personal Property	\$157,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$67,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$280.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$65.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Personal Property Replacement Cost:** \$60.00
- **Endorsement FX-01: Flood and Water Damage Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Retiree Discount:** -\$50.00
- **Multi-Policy Discount:** -\$110.00

TOTAL ANNUAL PREMIUM: \$1,745.00

DEDUCTIBLES

- **Standard Deductible:** \$2,500 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$4,500).