

**INSURANCE COMPANY:** Black Diamond Private Insurance **POLICY NUMBER:**  
BDP-HO5-IA-00985 **POLICY PERIOD:** Effective: 09/01/2025 | Expires: 08/31/2026

**POLICYHOLDER INFORMATION**

- **Insured Name(s):** Jonathan and Emily Carter
- **Insured Location:** 100 Prairie Ridge, North Liberty, IA 52317
- **Contact:** (319) 555-0323 | jcarter.ceo@email.com

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

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$625,000	N/A	\$4,650.00
Coverage B - Other Structures	\$62,500	N/A	Included
Coverage C - Personal Property	\$437,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$187,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$15,000 per person	N/A	\$110.00

**OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES**

- **Water Backup and Sump Overflow:** \$170.00 (Coverage up to \$25,000)
- **Endorsement FEX-500: Absolute Flood Exclusion:** Included (No Cost)

**DISCOUNTS APPLIED**

- **Higher Deductible Credit:** -\$400.00
- **Claim-Free Discount (10+ years):** -\$250.00
- **Multi-Policy Credit:** -\$200.00

**TOTAL ANNUAL PREMIUM: \$4,530.00**

**DEDUCTIBLES**

- **Standard Deductible:** \$10,000 per occurrence.
- **Wind/Hail Deductible:** \$15,000 (Flat Rate).