

INSURANCE COMPANY: Black Diamond Private Insurance **POLICY NUMBER:** BDP-HO5-IA-01096 **POLICY PERIOD:** Effective: 09/01/2025 | Expires: 08/31/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Jonathan and Emily Carter
- **Insured Location:** 100 Prairie Ridge, Marion, IA 52302
- **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	See Below	\$5,100.00
Coverage B - Other Structures	\$62,500	See Below	Included
Coverage C - Personal Property	\$437,500 (70% of A)	See Below	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)

DISCOUNTS APPLIED

- **Higher Deductible Credit:** -\$500.00
- **Claim-Free Discount (10+ years):** -\$300.00
- **Multi-Policy Credit:** -\$250.00

TOTAL ANNUAL PREMIUM: \$4,780.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$10,000 per occurrence.
- **Windstorm/Hail Deductible: \$20,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.