

INSURANCE COMPANY: Prairie Fire & Casualty **POLICY NUMBER:** PFC-HO3-0036985
POLICY PERIOD: Effective: 08/01/2025 | Expires: 08/01/2026

POLICYHOLDER INFORMATION

- Insured Name(s): Emily White
- Insured Location: 789 Elm Street, Carroll, IA 51401
- Contact: (712) 555-2003 | ewhite@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$215,000	See Below	\$1,050.00
Coverage B - Other Structures	\$21,500	See Below	Included
Coverage C - Personal Property	\$150,500 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$64,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$180.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$45.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- Identity Theft Protection: \$40.00 (Coverage up to \$15,000)

DISCOUNTS APPLIED

- Multi-Policy Discount: -\$100.00
- Claim-Free Discount: -\$50.00

TOTAL ANNUAL PREMIUM: \$1,165.00

DEDUCTIBLES

- All Peril Deductible: \$2,500 per occurrence. This single deductible applies to most losses, including fire, theft, wind, and hail.