

INSURANCE COMPANY: Heartland Private Client Group **POLICY NUMBER:**
HPCG-HO5-2025-0112 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Dr. David and Eleanor Vance
- **Insured Location:** 5500 Private Drive, West Des Moines, IA 50266
- **Contact:** (515) 555-0301 | vance.d@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$650,000	N/A	\$4,850.00
Coverage B - Other Structures	\$65,000	N/A	Included
Coverage C - Personal Property	\$455,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$195,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$95.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$175.00 (Coverage up to \$25,000)
- **Scheduled Personal Property (Jewelry, Art):** \$350.00
- **Endorsement WX-30: Absolute Water Damage Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Umbrella Policy Discount:** -\$300.00
- **Superior Construction Credit (Brick/Masonry):** -\$200.00

TOTAL ANNUAL PREMIUM: \$5,420.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** 2% of Dwelling Coverage (\$13,000).