

INSURANCE COMPANY: Raccoon River Assurance - Platinum **POLICY NUMBER:** RRA-PL-2025-9512 **POLICY PERIOD:** Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Charles and Brenda Martin
- **Insured Location:** 6000 Water Works Pkwy, Des Moines, IA 50312
- **Contact:** (515) 555-0278 | charles.martin@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$435,000	N/A	\$2,800.00
Coverage B - Other Structures	\$43,500	N/A	Included
Coverage C - Personal Property	\$304,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$130,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$410.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$85.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Endorsement WX-22: Total Water Exclusion (Flood):** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$230.00
- **EFT Payment Discount:** -\$25.00

TOTAL ANNUAL PREMIUM: \$3,040.00

DEDUCTIBLES

- **Standard Deductible:** \$5,000 per occurrence.
- **Wind/Hail Deductible:** \$10,000 (Flat Rate).