

INSURANCE COMPANY: Prairie Fire Premier **POLICY NUMBER:** PFP-HO3-0045871 **POLICY PERIOD:** Effective: 08/20/2025 | Expires: 08/19/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Katherine Bell
- **Insured Location:** 4200 SE Park Ave, Des Moines, IA 50320
- **Contact:** (515) 555-0223 | kbell.arch@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$350,000	N/A	\$2,150.00
Coverage B - Other Structures	\$35,000	N/A	Included
Coverage C - Personal Property	\$245,000 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$105,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$290.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$70.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$100.00 (Coverage up to \$15,000)
- **Service Line Coverage:** \$45.00
- **Endorsement FX-01: Flood and Water Damage Exclusion:** Included (No Cost)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$180.00
- **Claim-Free Discount (10+ years):** -\$150.00

TOTAL ANNUAL PREMIUM: \$2,325.00

DEDUCTIBLES

- **Standard Deductible:** \$2,500 per occurrence.
- **Wind/Hail Deductible:** \$5,000 (Flat Rate).