

INSURANCE COMPANY: Cedar Valley Indemnity **POLICY NUMBER:** CVI-HO3-2025-0458
POLICY PERIOD: Effective: 07/15/2025 | Expires: 07/14/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Jessica and Mark Thompson
- **Insured Location:** 2121 Riverbend Road, Cedar Rapids, IA 52404
- **Contact:** (319) 555-0101 | jthompson@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$235,000	N/A	\$1,525.00
Coverage B - Other Structures	\$23,500	N/A	Included
Coverage C - Personal Property	\$164,500 (70% of A)	N/A	Included
Coverage D - Loss of Use	\$70,500 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$500,000	N/A	\$280.00
Coverage F - Medical Payments	\$5,000 per person	N/A	\$65.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$95.00 (Coverage up to \$15,000)

- **Endorsement HE-101: Absolute Flood Exclusion: Included (No Cost)**

DISCOUNTS APPLIED

- **Multi-Policy Discount: -\$120.00**
- **New Roof Discount (2023): -\$75.00**

TOTAL ANNUAL PREMIUM: \$1,770.00

DEDUCTIBLES

- **Standard Deductible: \$2,500 per occurrence.**
- **Wind/Hail Deductible: 2% of Dwelling Coverage (\$4,700).**