

INSURANCE COMPANY: Cedar Valley Indemnity **POLICY NUMBER:** CVI-HO3-2025-1558
POLICY PERIOD: Effective: 10/10/2025 | Expires: 10/09/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** William Clark
- **Insured Location:** 800 Progress Ave, Waterloo, IA 50701
- **Contact:** (319) 555-0256 | will.clark@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$390,000	See Below	\$2,750.00
Coverage B - Other Structures	\$39,000	See Below	Included
Coverage C - Personal Property	\$273,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$117,000 (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:** \$110.00 (Coverage up to \$20,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$200.00
- **Claim-Free Discount:** -\$110.00

TOTAL ANNUAL PREMIUM: \$2,910.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible: \$10,000 (Flat Rate).** This deductible applies to any loss caused by wind or hail.