

INSURANCE COMPANY: Heartland Select Risk **POLICY NUMBER:** HSR-HO3-2025-1055
POLICY PERIOD: Effective: 07/01/2025 | Expires: 06/30/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Dr. Elizabeth Chen & Dr. Robert Davis
- **Insured Location:** 3500 Vinton Street, Council Bluffs, IA 51503
- **Contact:** (712) 555-0201 | chen.davis@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

| Coverage Type | Limit | Deductible | Annual Premium |
|---------------------------------|----------------------|------------|----------------|
| Coverage A - Dwelling | \$450,000 | See Below | \$3,150.00 |
| Coverage B - Other Structures | \$45,000 | See Below | Included |
| Coverage C - Personal Property | \$315,000 (70% of A) | See Below | Included |
| Coverage D - Loss of Use | \$135,000 (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

- **Water Backup and Sump Overflow:** \$125.00 (Coverage up to \$25,000)
- **Guaranteed Replacement Cost on Dwelling:** \$250.00

DISCOUNTS APPLIED

- **Multi-Policy Discount (Auto/Umbrella):** -\$280.00
- **Impact-Resistant Roofing (Class 4):** -\$200.00

TOTAL ANNUAL PREMIUM: \$3,540.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$2,500 per occurrence.
- **Windstorm/Hail Deductible:** 2% of Dwelling Coverage (\$9,000).