

INSURANCE COMPANY: Heartland Private Client Group **POLICY NUMBER:**
HPCG-HO5-2025-0210 **POLICY PERIOD:** Effective: 10/10/2025 | Expires: 10/09/2026

POLICYHOLDER INFORMATION

- **Insured Name(s):** Benjamin Schmidt
- **Insured Location:** 1200 Westwood Dr, Ames, IA 50014
- **Contact:** (515) 555-0356 | b.schmidt@email.com

DECLARATIONS PAGE - SUMMARY OF COVERAGE AND PREMIUMS

Coverage Type	Limit	Deductible	Annual Premium
Coverage A - Dwelling	\$600,000	See Below	\$4,800.00
Coverage B - Other Structures	\$60,000	See Below	Included
Coverage C - Personal Property	\$420,000 (70% of A)	See Below	Included
Coverage D - Loss of Use	\$180,000 (30% of A)	N/A	Included
Coverage E - Personal Liability	\$1,000,000	N/A	\$450.00
Coverage F - Medical Payments	\$10,000 per person	N/A	\$95.00

OPTIONAL ENDORSEMENTS/ADDITIONAL COVERAGES

- **Water Backup and Sump Overflow:** \$165.00 (Coverage up to \$20,000)

DISCOUNTS APPLIED

- **Multi-Policy Discount:** -\$350.00
- **Claim-Free Discount:** -\$200.00

TOTAL ANNUAL PREMIUM: \$4,960.00

DEDUCTIBLES

- **Standard Deductible (All Perils Except Wind/Hail):** \$5,000 per occurrence.
- **Windstorm/Hail Deductible: 3% of Dwelling Coverage (\$18,000).** This deductible applies to any loss caused by wind or hail.