118 Courthouse Lane
Rhinelander, WI 54501
(715) 555-0113
pinerymutual.example

Pinery Town Mutual Insurance

Seasonal Dwelling Policy Declarations

Policy number: PTM-SD-551208-22

Policy period: May 15, 2026 to May 15, 2027

Named insured: Raymond C. Ostrander and Margaret A. Ostrander, Trustees of the Ostrander Family Revocable Trust

Mailing address: 1846 Hawkstone Drive, Madison, WI 53711

Insured location: 8815 Skein Lake Road, Minocqua, WI 54548 (Town of Minocqua, Oneida County). Seasonal, owner occupied, not rented.

Coverages

Coverage	Limit
A. Dwelling	$385,000.00
B. Other structures (boathouse, pump house, bunkhouse)	$38,500.00
C. Personal property, actual cash value	$96,250.00
D. Loss of use	not covered
E. Personal liability, each occurrence	$300,000.00
F. Medical payments to others, each person	$2,000.00

Deductible: $2,500.00 for all perils except wind and hail, which carry a deductible of 2% of Coverage A ($7,700.00).

Conditions that apply to this seasonal dwelling

1. **Freezing while unoccupied.** From October 15 to April 30, loss caused by the freezing of plumbing, heating or appliances, or by water that escapes from them, is covered only if (a) the water supply was shut off and the system was drained, or (b) heat was kept on and a responsible person inspected the inside of the dwelling at least once every 7 days. Keep a written log of inspections.
2. **Theft.** Loss by theft is covered only where there are visible marks of forced entry. Theft of personal property while the dwelling is unoccupied is limited to $10,000.00 for any one loss.

3. **Jewelry and fine art.** Jewelry, watches and furs are limited to $1,000.00. Paintings and other fine art are covered as personal property at actual cash value, with no agreed value.
4. **Trees.** Removal of a fallen tree is covered up to $1,000.00 for any one tree and $3,000.00 for any one loss, and only when the tree has damaged a covered structure.
5. **Docks and boats.** Docks, piers and boat lifts are covered up to $5,000.00, not including damage by ice or by the rise or fall of water. Boats, motors and trailers are not covered by this policy.
6. **Generator.** The permanently installed standby generator is part of Coverage A.

Premium

Item	Amount
Annual premium	$1,418.00
Paid by check	May 4, 2026