

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999
AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
01-0954-00 MKT TERR 102 (517) 655-2812
INSURED MICHAEL A BISHOP
CELESTE A BISHOP
ADDRESS 8607 CARLSBAD LN
LANSING MI 48917-5807

99982 (1-14)
Issued 12-13-2024
Policyholder since 2015
**AUTOMOBILE POLICY DECLARATIONS
PREMIER**
Endorsement Effective 11-27-2024
POLICY NUMBER 50-367-739-02
Company Use 06-06-MI-1505

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	11-27-2024 to 05-27-2025	

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

	TERM	ALL ITEMS
TOTAL POLICY PREMIUM		
PAID IN FULL DISCOUNT APPLIES		
		Return

DESCRIPTION OF ITEM INSURED

Personal Injury Protection Coverages and Limit Selections

COVERAGES	LIMITS
Allowable Expenses (Medical)	Unlimited person Excess
Work Loss	\$ 7,014* person Primary
Replacement Services	\$ 20/day person
Survivor's Benefits	\$ 7,014* person

*For any 30 day period and the limit is subject to any changes established under the Michigan Insurance Code for accident occurring on or after the date of change.

Accidental Death Benefit Endorsement

COVERAGES	LIMITS	PREMIUM	CHANGE
Accidental Death Benefit	\$20,000 per eligible person	Included	
	TOTAL	Included	

AUTO-OWNERS INS. CO.

Issued 12-13-2024

 AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
 01-0954-00 MKT TERR 102

 Company
 Bill

 POLICY NUMBER
 Company Use

 50-367-739-02
 06-06-MI-1505

INSURED MICHAEL A BISHOP

Term 11-27-2024 to 05-27-2025

DESCRIPTION OF ITEM INSURED
 1. 2019 CHEV SILVERADO LD
 VIN: 2GCVKNEC1K1157494

Endorsement

COVERAGES	LIMITS	PREMIUM	CHANGE
Residual Bodily Injury	\$ 300,000 person/\$ 300,000 occurrence		
Residual Property Damage	\$ 300,000 occurrence		
Residual Uninsured Motorist	\$ 300,000 person/\$ 300,000 occurrence		
Underinsured Motorist	\$ 300,000 person/\$ 300,000 occurrence		
Special Tort Liability	\$ 3,000		
Property Protection	\$1Million occurrence		
Personal Injury Protection	See coverage and limit selections		
Allowable Expenses (Medical)			
Work Loss			
Replacement Services			
Survivor's Benefits			
MCCA Unlimited **			
MCCA Deficit **			
MATPA **			
MACP **			
Comprehensive	Actual Cash Value - \$ 500 deductible		
Collision - Regular	Actual Cash Value - \$ 500 deductible		
Road Trouble Service	All reasonable costs**		
Additional Expense	\$ 40 per day/\$1,200 each occurrence		

TOTAL

Interested Parties:

Lessor: ACAR LEASING LTD, PO BOX 398045, MINNEAPOLIS, MN 55439-8045

Additional Forms For This Item:	69434 (12-15)Z	99552 (08-20)	19942 (11-21)	99457 (07-20)	79253 (11-21)	79275 (06-92)Z
99301 (11-21)	99305 (11-21)	69611 (04-18)	79536 (07-94)Z	79537 (06-92)Z	79939 (01-12)Z	79299 (03-99)Z
89024 (07-06)Z	89059 (10-13)Z	99006 (07-21)	69557 (11-18)Z	69514 (08-21)		89023 (07-06)Z

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 59 year old operator.

Cost Symbol: 31-6B-28-9B-66.

Household Composition Rating applies.

10% Anti-Theft Device Discount applies.

5% ABS Discount applies.

Multi-Car Discount applies.

Premier Credit applies.

35% Air Bag Discount applies.

**See form 69514 (8-21)

Garaging Address: 8607 CARLSBAD LN, LANSING, MI 48917-5807

Rate Effective Date 05-26-2024

AUTO-OWNERS INS. CO.

AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
01-0954-00 MKT TERR 102

Company
Bill

POLICY NUMBER
Company Use

50-367-739-02
06-06-MI-1505

INSURED MICHAEL A BISHOP

Term 11-27-2024 to 05-27-2025

DESCRIPTION OF ITEM INSURED

3. 2024 LEXS RX
VIN: 2B2BBMCA0RC061684

Endorsement

COVERAGES

LIMITS

PREMIUM

CHANGE

Residual Bodily Injury	\$ 300,000 person/\$ 300,000 occurrence		
Residual Property Damage	\$ 300,000 occurrence		
Residual Uninsured Motorist	\$ 300,000 person/\$ 300,000 occurrence		
Underinsured Motorist	\$ 300,000 person/\$ 300,000 occurrence		
Special Tort Liability	\$ 3,000		
Property Protection	\$1Million occurrence		
Personal Injury Protection	See coverage and limit selections		
Allowable Expenses (Medical)			
Work Loss			
Replacement Services			
Survivor's Benefits			
MCCA Unlimited **			
MCCA Deficit **			
MATPA **			
MACP **			
Comprehensive	Actual Cash Value - \$ 500 deductible		
Collision - Regular	Actual Cash Value - \$ 500 deductible		
Road Trouble Service	All reasonable costs**		
Additional Expense	\$ 40 per day/\$1,200 each occurrence		

TOTAL

Interested Parties:

Lessor: TOYOTA LEASE TRUST, PO BOX 105386, ATLANTA, GA 30348-5386

Additional Forms For This Item:	69434 (12-15)Z	99552 (08-20)	19942 (11-21)	99457 (07-20)	79253 (11-21)	79275 (06-92)Z
99301 (11-21)	99305 (11-21)	69611 (04-18)	79536 (07-94)Z	79537 (06-92)Z	79538 (04-19)	79299 (03-99)Z
89023 (07-06)Z	89024 (07-06)Z	89059 (10-13)Z	99006 (07-21)	69557 (11-18)Z	69514 (08-21)	

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 59 year old operator.

Cost Symbol: 51-3B-53-1B-60.

Household Composition Rating applies.

10% Anti-Theft Device Discount applies.

5% ABS Discount applies.

Multi-Car Discount applies.

Premier Credit applies.

Lease Gap

35% Air Bag Discount applies.

**See form 69514 (8-21)

Garaging Address: 8607 CARLSBAD LN, LANSING, MI 48917-5807

Rate Effective Date 05-26-2024

AUTO-OWNERS INS. CO.

AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
01-0954-00 MKT TERR 102Company
BillPOLICY NUMBER
Company Use50-367-739-02
06-06-MI-1505

INSURED MICHAEL A BISHOP

Term 11-27-2024 to 05-27-2025

DESCRIPTION OF ITEM INSURED

	TERM	ALL ITEMS
TOTAL POLICY PREMIUM		
PAID IN FULL DISCOUNT APPLIES		Return

The Paid In Full Discount does not apply to fixed fees or statutory charges.

Forms That Apply To All Items: 79001 (03-99)Z 79701 (02-24) 99501 (11-21) 69405 (01-16)Z 69271 (05-14)Z 89058 (04-07)Z
 89281 (04-10)Z 89125 (11-14)Z 99803 (07-16)Z 69396 (09-15)Z 99633 (08-22) 69716 (09-19) 69630 (05-18)

Policy Rate Code 0002

Premium assumes no youthful operator(s).

Property Discount.

Loss History Rating 1A applies; 0/2

Paid In Full Discount Applies.

Payment History Discount Applies.

Driver List

Listed below are the persons currently listed on a vehicle insured on this policy.

BISHOP, MICHAEL Age ~~54~~ 60

BISHOP, CELESTE Age 57

**Michigan Catastrophic Claims Association (MCCA) provides coverage for Personal Injury Protection for an automobile accident victim when costs exceed the threshold per MCL 500.3104(2) and they have chosen unlimited Allowable Expenses (Medical). There are two types of the MCCA charges. MCCA Deficit will apply for all vehicles. MCCA Unlimited will apply for all vehicles to which unlimited Personal Injury Protection Allowable Expenses (Medical) could be provided. Michigan Automobile Theft Prevention Authority (MATPA) oversees automobile theft prevention programs per MCL 500.6107. The Michigan Assigned Claims Plan (MACP) provides coverage for automobile accident victims who are entitled to claim Personal Injury Protection benefits but do not have applicable personal protection insurance per MCL 500.3172. MCCA, MATPA and MACP are programs established by the State of Michigan.