

Auto-Owners

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17560 (01-14)

Issued 04-21-2025

Policyholder since 2015

HOMEOWNERS POLICY DECLARATIONS

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

Renewal Effective 05-27-2025

INSURED MICHAEL A BISHOP
CELESTE A BISHOP**POLICY NUMBER** 50-367-739-01

ADDRESS 8607 CARLSBAD LN

Company Use 06-89-MI-1505

LANSING MI 48917-5807

Company
Bill**POLICY TERM**

12:01 a.m. 12:01 a.m.

to

05-27-2025 05-27-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

TOTAL POLICY PREMIUM	TERM
	\$1,888.16

Discount Applies For Affiliation With: GREAT LAKES SHOOTING SPORTS ASSOCIATION LLC
Please notify your agent at (517) 655-2812 if you are no longer a member of this group.**LOCATION DESCRIPTION**8607 Carlsbad Ln
Lansing, MI 48917-5807**Homeowners Policy Form 3**Frame Construction Built in 2008
Asphalt Roof Updated in 2008
Protection Class 3

PROPERTY AND LIABILITY COVERAGES		LIMITS
A Dwelling	Adjusted Value Factor: 1.144	\$560,000
B Other Structures		56,000
C Personal Property		280,000
D Additional Living Expense and Loss of Rents		112,000
E Personal Liability (each occurrence)		300,000
F Medical Payments (each person)		1,000

Section I Deductible
\$1,000 - All Peril Deductible**COVERAGES THAT APPLY**

Homeowners Plus

Mortgage Extra Expense Coverage (\$1,000 Deductible)	\$250/mo
Refrigerated Products Coverage (\$250 Deductible)	750
Glass Breakage (\$250 Deductible)	
Domestic Appliance Seepage or Leakage (\$1,000 Deductible)	50,000
Tree Debris Removal	1,500
Water Backup Of Sewers Or Drains (\$1,000 Deductible)	5,000
Guaranteed Home Replacement Cost	
Recreational Vehicle Liability	
Loss Assessment Coverage	50,000
Credit and Fund Transfer Card Coverage	1,000
Ordinance or Law Exclusion	
Property Coverage Limitation for Fungi, Wet Rot, Dry Rot and Bacteria resulting from a covered cause of loss	56,000
Fire Department Charges	500

PREMIUM DISCOUNTS THAT APPLYHome/Auto Multi-Policy Discount
Protective Devices Discount

TOTAL LOCATION PREMIUM \$1,888.16

