

01-0954-00
 SMITH AND DE ROSE INSURANCE AGENCY INC
 216 W GRAND RIVER AVENUE
 WILLIAMSTON MI 48895

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Agency phone: (517) 655-2812

PO BOX 30660 • LANSING, MI 48909-8160

11-19-2024

AUTO-OWNERS INSURANCE COMPANY

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
 Pay My Bill

Pay by Mail
 AUTO-OWNERS INSURANCE
 PO BOX 740312
 CINCINNATI, OH 45274-0312

Pay by Phone
 1.800.288.8740

MICHAEL A BISHOP
 CELESTE A BISHOP
 8607 CARLSBAD LN
 LANSING MI 48917-5807

RE: Policy 50-367-739-02

Billing Account 014467762

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **517.655.2812**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

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

Endorsement Effective 11-15-2024

POLICY NUMBER 50-367-739-02

Company Use 06-06-MI-1505

Company Bill

POLICY TERM

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

05-27-2024 to 11-27-2024

AUTOMOBILE POLICY
DESCRIPTION OF CHANGES EFFECTIVE 11-15-2024
(See Declarations Attached)

CHANGED ITEM 0003 2024 LEXS RX VIN:2B2BBMCA0RC061684
ADDED LEASE GAP

TOTAL POLICY PREMIUM	TERM	ALL ITEMS
PAID IN FULL DISCOUNT APPLIES	\$1,467.71	
(THIS IS NOT A BILL)		No Charge

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

**AUTOMOBILE POLICY DECLARATIONS
PREMIER**

Endorsement Effective 11-15-2024

POLICY NUMBER 50-367-739-02

Company Use 06-06-MI-1505

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
05-27-2024 to 11-27-2024

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		\$1,467.71	
PAID IN FULL DISCOUNT APPLIES			
(THIS IS NOT A BILL)			No Charge

DESCRIPTION OF ITEM INSURED

Personal Injury Protection Coverages and Limit Selections

COVERAGES	LIMITS
Allowable Expenses (Medical)	Unlimited person Excess
Work Loss	\$ 6,811* person Primary
Replacement Services	\$ 20/day person
Survivor's Benefits	\$ 6,811* 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 11-19-2024

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 05-27-2024 to 11-27-2024

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	\$54.36	
Residual Property Damage	\$ 300,000 occurrence	6.55	
Residual Uninsured Motorist	\$ 300,000 person/\$ 300,000 occurrence	5.64	
Underinsured Motorist	\$ 300,000 person/\$ 300,000 occurrence	15.54	
Special Tort Liability	\$ 3,000	2.45	
Property Protection	\$1Million occurrence	10.16	
Personal Injury Protection	See coverage and limit selections		
Allowable Expenses (Medical)		34.84	
Work Loss		4.61	
Replacement Services		.89	
Survivor's Benefits		1.11	
MCCA Unlimited **		37.00	
MCCA Deficit **		24.00	
MATPA **		.50	
MACP **		21.50	
Comprehensive	Actual Cash Value - \$ 500 deductible	81.99	
Collision - Regular	Actual Cash Value - \$ 500 deductible	244.15	
Road Trouble Service	All reasonable costs**	4.39	
Additional Expense	\$ 40 per day/\$1,200 each occurrence	18.95	
TOTAL		\$568.63	No Charge

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 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: 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 11-28-2023

AUTO-OWNERS INS. CO.

Issued 11-19-2024

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 05-27-2024 to 11-27-2024

DESCRIPTION OF ITEM INSURED

3. 2024 LEXS RX VIN: 2B2BBMCA0RC061684
Endorsement

COVERAGES	LIMITS	PREMIUM	CHANGE
Residual Bodily Injury	\$ 300,000 person/\$ 300,000 occurrence	\$50.12	
Residual Property Damage	\$ 300,000 occurrence	6.04	
Residual Uninsured Motorist	\$ 300,000 person/\$ 300,000 occurrence	5.64	
Underinsured Motorist	\$ 300,000 person/\$ 300,000 occurrence	15.54	
Special Tort Liability	\$ 3,000	2.60	
Property Protection	\$1Million occurrence	9.37	
Personal Injury Protection	See coverage and limit selections		
Allowable Expenses (Medical)		42.33	
Work Loss		5.60	
Replacement Services		1.08	
Survivor's Benefits		1.35	
MCCA Unlimited **		37.00	
MCCA Deficit **		24.00	
MATPA **		.50	
MACP **		21.50	
Comprehensive	Actual Cash Value - \$ 500 deductible	150.85	
Collision - Regular	Actual Cash Value - \$ 500 deductible	490.08	
Road Trouble Service	All reasonable costs**	1.21	
Additional Expense	\$ 40 per day/\$1,200 each occurrence	34.27	
TOTAL		\$899.08	No Charge

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)	79939 (01-12)Z
89023 (07-06)Z	89024 (07-06)Z	89059 (10-13)Z	99006 (07-21)	69557 (11-18)Z	69514 (08-21)	79299 (03-99)Z

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 11-28-2023

AUTO-OWNERS INS. CO.

99982 (1-14)
Issued 11-19-2024AGENCY 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 05-27-2024 to 11-27-2024

DESCRIPTION OF ITEM INSURED

	TERM	ALL ITEMS
TOTAL POLICY PREMIUM	\$1,467.71	
PAID IN FULL DISCOUNT APPLIES		
(THIS IS NOT A BILL)		No Charge

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 (05-17)Z 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 59**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.

Auto-Owners Insurance Company

79538 (4-19)

AMENDMENT OF LIMIT OF LIABILITY PROVISION - LEASED AUTOMOBILES

Automobile Policy

It is agreed:

SECTION III - DAMAGE TO YOUR AUTOMOBILE, 4. LIMIT OF LIABILITY is deleted and replaced by the following provision only with respect to the original lease on **your automobile** for which this endorsement is specifically shown in the Declarations.

4. LIMIT OF LIABILITY

- a. **We** will pay no more than the lowest of the following:
 - (1) the necessary cost, at local prices, to repair or replace the property or damaged parts with material of similar kind and quality;
 - (2) the actual cash value of stolen or damaged property; or
 - (3) the limit of liability stated in the Declarations.
- b. If **your automobile**, to which this endorsement applies, is stolen or **we** determine the loss or damage cannot be repaired, **we** shall pay the greater of:
 - (1) the actual cash value of **your automobile**; or
 - (2) the amount for which **you** are liable under the terms of the lease to which **your automobile** is subject, less:
 - (a) all lease payments which are overdue as of the date of the loss;
 - (b) financial penalties imposed or which would have been imposed under the

lease as a result of high mileage, excessive use or abnormal wear and tear;

- (c) security deposits not refunded by the lessor; and
 - (d) the amount of the lease agreement cost associated with an electric vehicle charging station or dock.
- c. **Your automobile** may have been altered, remodeled, converted or modified so that its value is substantially increased over that of a standard **automobile** of the same make and model. In that case, **we** will pay only a proportional share of any loss or damage. **We** will pay the proportion that the value of a standard **automobile** bears to the value of **your automobile**. This applies only when alteration, remodeling, conversion or modification affects the amount of the loss. It does not apply when an additional premium is charged based on the increased value.
- d. If a loss can be paid under either Comprehensive or Collision coverage, payment will be made under the coverage that pays **you** the most.

All other policy terms and conditions apply.