

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

11-08-2024

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](http://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 11-05-2024

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 11-05-2024  
(See Declarations Attached)

DELETED ITEM 0002 2019 GMC ACADIA VIN:1GKKNULSXKZ271682

ADDED ITEM 0003 2024 LEXS RX VIN:2B2BBMCA0RC061684

DELETED ITEM 0002 2019 GMC ACADIA VIN:1GKKNULSXKZ271682

ADDED ITEM 0003 2024 LEXS RX VIN:2B2BBMCA0RC061684

|                               |            |            |
|-------------------------------|------------|------------|
| TOTAL POLICY PREMIUM          | TERM       | ALL ITEMS  |
| PAID IN FULL DISCOUNT APPLIES | \$1,437.19 | \$21.70    |
| (THIS IS NOT A BILL)          |            | Additional |

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 11-05-2024

**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 10 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.

|                               |  |                   |                  |
|-------------------------------|--|-------------------|------------------|
|                               |  | <b>TERM</b>       | <b>ALL ITEMS</b> |
| TOTAL POLICY PREMIUM          |  | <b>\$1,437.19</b> | <b>\$21.70</b>   |
| PAID IN FULL DISCOUNT APPLIES |  |                   |                  |
| (THIS IS NOT A BILL)          |  |                   | Additional       |

**DESCRIPTION OF ITEM INSURED**

## Personal Injury Protection Coverages and Limit Selections

## COVERAGES

### Allowable Expenses (Medical)

## Work Loss

## Replacement Services

## Survivor's Benefits

## LIMITS

## Unlimited person Excess

\$ 6,811\* person Primary

\$ 20/day person

\$ 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

### Accidental Death Benefit

## LIMITS

\$20,000 per eligible person

## PREMIUM

Included

## CHANGE

**TOTAL**

Included

AUTO-OWNERS INS. CO.

Issued 11-08-2024

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<br>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           |                  |
| <b>TOTAL</b>                 |   | <b>\$568.63</b> | <b>No Charge</b> |

## 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 11-08-2024

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**

2. 2019 GMC ACADIA  
VIN: 1GKKNULS XKZ271682

Item Deleted

| COVERAGES                    | LIMITS  | PREMIUM | CHANGE          |
|------------------------------|---------|---------|-----------------|
| Residual Bodily Injury       | Deleted |         | \$6.33-         |
| Residual Property Damage     | Deleted |         | .76-            |
| Residual Uninsured Motorist  | Deleted |         | .68-            |
| Underinsured Motorist        | Deleted |         | 1.86-           |
| Special Tort Liability       | Deleted |         | .33-            |
| Property Protection          | Deleted |         | 1.18-           |
| Personal Injury Protection   | Deleted |         |                 |
| Allowable Expenses (Medical) | Deleted |         | 4.65-           |
| Work Loss                    | Deleted |         | .62-            |
| Replacement Services         | Deleted |         | .12-            |
| Survivor's Benefits          | Deleted |         | .15-            |
| MCCA Unlimited **            | Deleted |         | 4.44-           |
| MCCA Deficit **              | Deleted |         | 2.88-           |
| MATPA **                     | Deleted |         | .06-            |
| MACP **                      | Deleted |         | 2.58-           |
| Comprehensive                | Deleted |         | 12.62-          |
| Collision - Regular          | Deleted |         | 40.05-          |
| Road Trouble Service         | Deleted |         | .59-            |
| Additional Expense           | Deleted |         | 2.61-           |
| <b>TOTAL</b>                 |         |         | <b>\$82.51-</b> |
|                              |         |         | Return          |

Interested Parties: None

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 57 year old operator.

Cost Symbol: 29-HB-39-7B-66.

Household Composition Rating applies.

10% Anti-Theft Device Discount applies.

5% ABS Discount applies.

Multi-Car Discount applies.

Premier Credit applies.

Loan Gap.

35% Air Bag Discount applies.

Original Equipment Manufacturer Parts Plus 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 11-08-2024

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<br>VIN: 2B2BBMCA0RC061684 |   |                 |                               |
|---|---|-----------------|-------------------------------|
| Item Added                                |   |                 |                               |
| COVERAGES                                 | LIMITS                                  | PREMIUM         | CHANGE                        |
| Residual Bodily Injury                    | \$ 300,000 person/\$ 300,000 occurrence | \$50.12         | <b>\$6.01</b>                 |
| Residual Property Damage                  | \$ 300,000 occurrence                   | 6.04            | <b>.72</b>                    |
| Residual Uninsured Motorist               | \$ 300,000 person/\$ 300,000 occurrence | 5.64            | <b>.68</b>                    |
| Underinsured Motorist                     | \$ 300,000 person/\$ 300,000 occurrence | 15.54           | <b>1.86</b>                   |
| Special Tort Liability                    | \$ 3,000                                | 2.60            | <b>.31</b>                    |
| Property Protection                       | \$1Million occurrence                   | 9.37            | <b>1.12</b>                   |
| Personal Injury Protection                | See coverage and limit selections       |                 |                               |
| Allowable Expenses (Medical)              |   | 42.33           | <b>5.08</b>                   |
| Work Loss                                 |   | 5.60            | <b>.67</b>                    |
| Replacement Services                      |   | 1.08            | <b>.13</b>                    |
| Survivor's Benefits                       |   | 1.35            | <b>.16</b>                    |
| MCCA Unlimited **                         |   | 37.00           | <b>4.44</b>                   |
| MCCA Deficit **                           |   | 24.00           | <b>2.88</b>                   |
| MATPA **                                  |   | .50             | <b>.06</b>                    |
| MACP **                                   |   | 21.50           | <b>2.58</b>                   |
| Comprehensive                             | Actual Cash Value - \$ 500 deductible   | 143.67          | <b>17.24</b>                  |
| Collision - Regular                       | Actual Cash Value - \$ 500 deductible   | 466.74          | <b>56.01</b>                  |
| Road Trouble Service                      | All reasonable costs**                  | 1.21            | <b>.15</b>                    |
| Additional Expense                        | \$ 40 per day/\$1,200 each occurrence   | 34.27           | <b>4.11</b>                   |
| <b>TOTAL</b>                              |   | <b>\$868.56</b> | <b>\$104.21</b><br>Additional |

## 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 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: 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.

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

DESCRIPTION OF ITEM INSURED

|                               |            |            |
|-------------------------------|------------|------------|
| TOTAL POLICY PREMIUM          | TERM       | ALL ITEMS  |
| PAID IN FULL DISCOUNT APPLIES | \$1,437.19 | \$21.70    |
| (THIS IS NOT A BILL)          |            | Additional |

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.