

# Auto-Owners

Page 1

17560 (Q1-14)

Issued 04-19-2024

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

Renewal Effective	05-27-2024								
<b>POLICY NUMBER</b>	<b>50-367-739-01</b>								
Company Use	06-89-MI-1505								
Company Bill	<table border="1"> <tr> <td colspan="2"><b>POLICY TERM</b></td> </tr> <tr> <td>12:01 a.m.</td> <td>12:01 a.m.</td> </tr> <tr> <td>05-27-2024</td> <td>to</td> </tr> <tr> <td colspan="2">05-27-2025</td> </tr> </table>	<b>POLICY TERM</b>		12:01 a.m.	12:01 a.m.	05-27-2024	to	05-27-2025	
<b>POLICY TERM</b>									
12:01 a.m.	12:01 a.m.								
05-27-2024	to								
05-27-2025									

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.

### TERM

#### TOTAL POLICY PREMIUM

Discount Applies For Affiliation With: **AMAC**

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  
Protection Class 3

PROPERTY AND LIABILITY COVERAGES		LIMITS
A Dwelling		\$489,500
B Other Structures		48,950
C Personal Property		244,750
D Additional Living Expense and Loss of Rents		97,900
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	50,000
Loss Assessment Coverage	1,000
Credit and Fund Transfer Card Coverage	
Ordinance or Law Exclusion	
Property Coverage Limitation for Fungi, Wet Rot, Dry Rot and Bacteria resulting from a covered cause of loss	48,950
Fire Department Charges	500

#### PREMIUM DISCOUNTS THAT APPLY

Home/Auto Multi-Policy Discount  
Protective Devices Discount

#### TOTAL LOCATION PREMIUM

