

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company

Dwelling Special

New Business



Premium Summary

Dwelling #1:	\$1,444.00
3512 SANDHURST DR LANSING MI 48911-1547	
Policy Coverages	\$0.00
Tax and Fees	\$0.00

Total Policy Premium	\$1,444.00
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Note: a minimum earned premium of \$25.00 applies to this policy.

Policy Discounts

Paid in Full Discount

Dwelling Discounts

The following discounts apply to one or more dwellings on this policy.

3512 SANDHURST DR, LANSING MI 48911-1547
Deadbolts, Smoke Alarm and Fire Extinguisher

Policy Summary

Policy Number:
105-077-672

Policy Period:
04/02/2025 to 04/02/2026 12:01 A.M. Standard Time

Named Insured(s):
MARGARET BISHOP
8607 CARLSBAD LN
LANSING MI 48917-5807

Contracted Agency:
COMMUNITY SERVICE ACCEPTANCE CO - #019030
7373 WEST SAGINAW HWY
LANSING MI 48917

Your Agent:
LUKE MARDIGIAN - #004891
15851 S US 27 HWY, BLDG 30 STE 318
LANSING MI 48906

Policy Level Additional Costs

Description	Amount
Total Policy Level Additional Costs:	

Dwelling #1: 3512 SANDHURST DR, LANSING MI 48911-1547

Occupancy:	Residence Type:	Construction Type:	Year Built:	Protection Class Code:	Territory:
Rental	1 Family Residence	Frame	1972	2	1

Coverage Detail

Coverage	Limit / Description	Premium
Dwelling		\$1196.00
Limit	333,684	
Loss Settlement	Replacement Cost	
All Other Peril Deductible	1,000	
Other Structures	33,368	Included
Loss Settlement	Replacement Cost	
Personal Property	5,000	\$77.00
Loss Settlement	Replacement Cost	
Additional Living Expense/Fair Rental Value	33,368	Included
Water Damage	33,368	Included
Mold and Remediation - Property	5,000	Included
Premises Liability	500,000	\$157.00
Medical Payments	5,000 Per person/25,000 Per occurrence	\$14.00
Property Manager Premises Liability Extension		Included
Vandalism or Malicious Mischief		Included

Dwelling Special Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 04/02/2025 - 04/02/2026

Policy Number: 105-077-672

Policy Type: Dwelling Special



Deductible	500	
Fire Department Service Charge	500	Included
Mold Exclusion - Premises Liability		Included

Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

Premium \$1,444.00

YOU HAVE NOT ELECTED TO PURCHASE ONE OR MORE OF THE AVAILABLE COVERAGES THAT PROVIDE ADDITIONAL PROTECTION IN THE EVENT OF A LOSS, WHICH MAY INCLUDE INCREASED DWELLING COVERAGE LIMITS SUCH AS EXTENDED REPLACEMENT COST AND LAW AND ORDINANCE COVERAGE. FOR ADDITIONAL INFORMATION REFER TO THE NOTIFICATION INCLUDED IN YOUR NEW OR RENEWAL POLICY.

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

DS-CW-P-0001(03-18) - Dwelling Property - Special Form
DW-MI-X-0004(08-19) - Criminal Acts Exclusion - Michigan
DL-MI-A-0001(02-19) - Special Provisions - Michigan
IL-CW-G-0010(07-17) - Additional Policy Protection
DS-MI-A-0001(02-19) - Special Provisions - Michigan
DW-CW-G-0001(01-15) - Condemnation Endorsement
IL-CW-G-0001(01-15) - Signature Endorsement

Forms that apply to Dwelling #1: 3512 SANDHURST DR, LANSING MI 48911-1547

DY-CW-X-0001(01-16) - Premises Liability Lead Paint Liability Exclusion
DY-CW-G-0001(01-15) - Premises Liability Cap on Losses from Certified Acts of Terrorism
DW-CW-G-0002(01-15) - Cap on Losses From Certified Acts of Terrorism
DY-CW-X-0003(01-15) - Premises Liability Swimming Pool Slide and Diving Board Exclusion
DS-CW-G-0001(01-15) - Construction Cost Index
DS-CW-C-0006(01-15) - Personal Property Replacement Cost
DW-CW-C-0004(01-15) - Reduction in Coverage when Vacant or Unoccupied
DY-CW-C-0005(01-16) - Property Manager - Premises Liability
DW-CW-X-0005(01-19) - Roof Surfacing Cosmetic Damage Exclusion - Windstorm or Hail
DW-CW-N-0002(10-20) - Important Notice - Terrorism Insurance Coverage
DS-CW-C-0010(01-15) - Additional Living Expense or Fair Rental Value
DY-MI-C-0001(02-19) - Premises Liability Endorsement - Michigan
IP-CW-C-0004(01-15) - Reinstatement of Limit
DS-CW-C-0003(06-17) - Water Damage Coverage
DY-CW-X-0002(01-15) - Premises Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion

Policy Maintenance Information

It's easy to manage your policy online 24/7. You can make payments, file claims, view policy documents, and more. Go to amig.com to create an account or log in today!

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**PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY.
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT:**

COMMUNITY SERVICE ACCEPTANCE CO
(517) 323-7000

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address
PO Box 5323
Cincinnati, OH 45201-5323

Main Administrative Office
7000 Midland Blvd.
Amelia, OH 45102-2607

