

# 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
<b>Total Policy Premium</b>	<b>\$1,444.00</b>

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
<b>Total Policy Level Additional Costs:</b>	

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

<b>Occupancy:</b> Rental	<b>Residence Type:</b> 1 Family Residence	<b>Construction Type:</b> Frame	<b>Year Built:</b> 1972	<b>Protection Class Code:</b> 2	<b>Territory:</b> 1
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## 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

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Policy Type: Dwelling Special



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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](http://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

