

Agency Code 01-0954-00

Policy Number 50-367739-02

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2019 CHEV SLVRD LD EXT K1500 BAS/LS**
VIN **2GCVKNEC1K1157494**
Policy Number **50-367739-02**
Effective Date **11-27-2020** Expiration Date **05-27-2021**
Agency **SMITH AND DE ROSE INSURANCE AGENCY INC**
Agency Code **01-0954-00** Phone **(517) 655-2812**

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.
If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

READ CAREFULLY- PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A person who supplies false information to the Secretary of State or who issues or uses an invalid certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year, or a fine of not more than \$1,000.00, or both.

THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY AND MAY NOT BE USED TO MODIFY THE TERMS OR CONDITIONS OF THE POLICY. EXAMINE YOUR POLICY CAREFULLY.

Company Number: 26638

INSURED'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2019 CHEV SLVRD LD EXT K1500 BAS/LS**
VIN **2GCVKNEC1K1157494**
Policy Number **50-367739-02** Agency Code **01-0954-00**
Effective Date **11-27-2020** Expiration Date **05-27-2021**

WARNING: MUST BE FILED WITH THE SECRETARY OF STATE'S OFFICE
WHEN APPLYING FOR VEHICLE REGISTRATION.

Company Number: 26638

SECRETARY OF STATE'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

Agency Code 01-0954-00

Policy Number 50-367739-02

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2017 VOLK TIGUAN SUV S/LTD AWD**
VIN **WVGBV7AX5HK028323**
Policy Number **50-367739-02**
Effective Date **11-27-2020** Expiration Date **05-27-2021**
Agency **SMITH AND DE ROSE INSURANCE AGENCY INC**
Agency Code **01-0954-00** Phone **(517) 655-2812**

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.
If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

READ CAREFULLY- PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A person who supplies false information to the Secretary of State or who issues or uses an invalid certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year, or a fine of not more than \$1,000.00, or both.

THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY AND MAY NOT BE USED TO MODIFY THE TERMS OR CONDITIONS OF THE POLICY. EXAMINE YOUR POLICY CAREFULLY.

Company Number: 26638

INSURED'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2017 VOLK TIGUAN SUV S/LTD AWD**
VIN **WVGBV7AX5HK028323**
Policy Number **50-367739-02** Agency Code **01-0954-00**
Effective Date **11-27-2020** Expiration Date **05-27-2021**

WARNING: MUST BE FILED WITH THE SECRETARY OF STATE'S OFFICE
WHEN APPLYING FOR VEHICLE REGISTRATION.

Company Number: 26638

SECRETARY OF STATE'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

Agency Code 01-0954-00

Policy Number 50-367739-02

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2019 GMC ACADIA SLT-1**

VIN **1GKKNULSXXKZ271682**

Policy Number **50-367739-02**

Effective Date **01-05-2021** Expiration Date **05-27-2021**

Agency **SMITH AND DE ROSE INSURANCE AGENCY INC**

Agency Code **01-0954-00** Phone **(517) 655-2812**

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.
If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

READ CAREFULLY- PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

A person who supplies false information to the Secretary of State or who issues or uses an invalid certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year, or a fine of not more than \$1,000.00, or both.

THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY AND MAY NOT BE USED TO MODIFY THE TERMS OR CONDITIONS OF THE POLICY. EXAMINE YOUR POLICY CAREFULLY.

Company Number: 26638

INSURED'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

Home-Owners Insurance Company
CERTIFICATE OF INSURANCE
STATE OF MICHIGAN

Lansing, MI

An authorized Michigan insurer, certifies that it has issued a policy complying with the laws of this state for the described motor vehicle.

Named Insured **MICHAEL A BISHOP**
CELESTE A BISHOP & MARISA N BISHOP

Year/Make **2019 GMC ACADIA SLT-1**

VIN **1GKKNULSXXKZ271682**

Policy Number **50-367739-02** Agency Code **01-0954-00**

Effective Date **01-05-2021** Expiration Date **05-27-2021**

WARNING: MUST BE FILED WITH THE SECRETARY OF STATE'S OFFICE
WHEN APPLYING FOR VEHICLE REGISTRATION.

Company Number: 26638

SECRETARY OF STATE'S COPY

89411 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver, insurance information, license number of other car, details of accident and names and addresses of witnesses.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent, as soon as possible, to report the accident. The phone number of your agent is on the front side of this form.
4. If you are unable to reach your agent after normal business hours, we provide monitored phone service from 5:00 PM - 8:00 AM Eastern Time - Monday through Friday, and 24 hours on weekends and holidays. This service is available by calling 1-888-252-4626 from anywhere within the United States for the reporting of claims emergencies only.

CANADA NON-RESIDENT INTER-PROVINCE
MOTOR VEHICLE LIABILITY INSURANCE CARD
CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (2-12)

RESIDUAL BODILY INJURY OPTIONS WITH PREMIUMS

Michigan Law (MCL 500.3009) requires us to provide to you, the policyholder, the liability options available and the premium associated with each option. Listed below are the limits Auto-Owners offers and their correlated premium based on your current policy information. The premiums provided is the total Residual Bodily Injury premium for all vehicles that currently have this coverage on your policy.

PLEASE NOTE: THESE PREMIUMS ARE BASED ON YOUR POLICY AS OF THE DATE OF THIS LETTER. THE PREMIUMS BELOW DO NOT ACCOUNT FOR ANY ENDORSEMENTS YOU MAKE FROM NOW UNTIL YOUR RENEWAL PROCESSES OR RATE ADJUSTMENTS WE MAKE BASED ON LOSS EXPERIENCE. IN ADDITION, THE PREMIUMS BELOW DO NOT ACCOUNT FOR ANY ADDITIONAL CLAIMS OR VIOLATIONS THAT MAY OCCUR. THE PREMIUMS BELOW ARE AN ESTIMATE FOR YOUR POLICY TERM.

Limit Options	Premium
Split Limits	
\$50,000 person / \$100,000 occurrence	\$92.00
\$100,000 person / \$100,000 occurrence	\$110.00
\$100,000 person / \$300,000 occurrence	\$117.00
\$250,000 person / \$250,000 occurrence	\$153.00
\$250,000 person / \$500,000 occurrence	\$159.00
\$300,000 person / \$300,000 occurrence	\$167.00
\$500,000 person / \$500,000 occurrence	\$210.00
\$750,000 person / \$750,000 occurrence	\$231.00
\$500,000 person / \$1,000,000 occurrence	\$220.00
\$1,000,000 person / \$1,000,000 occurrence	\$252.00
Combined Single Limits	
\$110,000 occurrence	\$110.00
\$250,000 occurrence	\$149.00
\$300,000 occurrence	\$163.00
\$510,000 occurrence	\$205.00
\$750,000 occurrence	\$225.00
\$1,000,000 occurrence	\$246.00

Please contact your independent Auto-Owners Insurance agent with any questions.