

Auto-Owners Insurance Company  
P.O. Box 30660  
Lansing MI 48909-8160



LIFE • HOME • CAR • BUSINESS

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PO Box 30660 • Lansing, MI 48909-8160  
517.323.1200

May 20, 2020

HOME-OWNERS INSURANCE COMPANY

MICHAEL A BISHOP  
CELESTE A BISHOP & MARISA N BISHOP  
8607 CARLSBAD LN  
LANSING MI 48917-5807

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Re: Policy 50-367-739-02

Dear Policyholder:

We will be applying our Safe at Home Refund to your personal auto policy. This is a refund of premium of 15% on vehicles that have bodily injury coverage for the months of April and May 2020. ATVs, snowmobiles, golf carts, campers and similar items will not receive a refund. Statutory assessments are not included in the refund calculation. The amount of your premium refund is \$59.46. There is no additional action you need to take to receive this refund. Your refund will be applied to any outstanding balance on your billing account. Any remainder will be returned via check or your automatic payment method.

This notice is for informational purposes only. All other policy terms and conditions apply. If you have questions regarding this refund, please visit <https://www.auto-owners.com/special-message1>, the terms of which are adopted by reference, or contact your local independent Auto-Owners Insurance agent.

Sincerely,

Auto-Owners Insurance Company  
Auto-Owners Group Companies

*Serving Our Policyholders and Agents Since 1916*

## SAFE AT HOME REFUND

It is agreed:

The following provision is added to **your** policy.

**We** are authorized to issue a payment to **you** because of the circumstances resulting from the COVID-19 pandemic. Any payment is not guaranteed, as **we** have sole discretion in determining the amount and frequency of payment, if any. **We** will determine the method of distributing any payment to **you**.

All other policy terms and conditions apply.