

Michael A Bishop

3512 SANDHURST DR

LANSING, MI 48911-1547

MIA202601

436778

2/4/2025

Privacy Policy/Opt-Out

About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("notice") describes the information we collect about you and how we use and protect it. It applies to our current and former customers and others who live in your state. It replaces earlier versions that we may have given to you.

Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to provide insurance to you and otherwise conduct our business.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your Nonpublic Personal Information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to create or obtain a quote for and to service your insurance policy and to process any insurance claims you make to us. This is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. We may collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application Information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, information about your home, and type of vehicle. It also includes information about other people who live with you or drivers.
- **Consumer Reports:** We obtain these from consumer reporting agencies. Reports include your claims history with other insurers, driving history, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Health Information:** If you have an accident involving injuries, we obtain this from you, police reports, people involved in the accident, and health care providers. It includes facts about injuries and treatment, your physical or mental condition, medical history or medical claims history.
- **Transaction Information:** This is information about your transactions with or through us. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information we need for billing and payment.

We also may collect "**Site Information**" about you. This relates to Internet activity. It may include how you linked to our website or mobile application. (We refer to websites and applications together in this notice as "**Sites**."). It also may include your IP address and information about your device, time of visit, and what areas you visit on our Site. When you visit our Sites, we use cookies, web beacons, and other technology to collect information about you and your activities on our Sites. We do this to provide services to you, enhance your online experience, and advertise our products and services.

Who might get information about me from you?

We will share nonpublic, personally identifiable information about you only if not prohibited by law. We will disclose NPI regulated under the Gramm-Leach-Bliley Act or your state's financial privacy law or regulation for insurance only as permitted by that law or regulation.

Examples of disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research, market our products or services, or comply with law. Recipients include, for example, other companies within our family of companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. They may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

We may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

Some products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information per their privacy policies. These companies may share with us information about you and your transactions with them.

Can I limit use of my information for marketing?

We may share your NPI among our family of companies so they may offer products and services to you. You may limit the recipients' use of some of this NPI for their marketing purposes by calling us at (844) 582-5040. Your choice will apply to all people listed on your policy. Your request to limit marketing use of NPI will apply indefinitely. If you previously informed us that you were exercising this right to limit marketing use of NPI, you do not need to act again to exercise that right.

We will not share your NPI with other companies for their independent marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

How do you protect my information?

We restrict access to your information to our employees and others whom we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also use physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to Customer Service, P.O. Box 6807, Cleveland OH 44101-1807. You must describe the kind of information you want to review and state that your request is in response to this Privacy Policy. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Reports about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

For Montana residents, if your written request asks for Health Information, we will identify who during the previous two years has received or examined the information, when and, to the extent practicable, the information disclosed.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report information. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone you name who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object. That statement should include the information you think is correct. We will include your statement in your file. We will send it to the same persons to whom we would send a copy of any correction or change.

Our family of companies

This notice is from our family of insurance companies. This includes American Strategic Insurance Corp.; ASI Lloyds Inc.; ASI Assurance Corp.; ASI Home Insurance Corp.; ASI Preferred Insurance Corp.; ASI Lloyds; ASI Select Insurance Corp.; ASI Select Auto Insurance Corp.; ASI Underwriters Corp.; Progressive Property Insurance Company; and Sunshine Security Insurance Agency, Inc.

Our family of companies also includes:

- Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progn Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Next Inc., Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. They follow the privacy policy at www.progressive.com, but see (1) hellostretch.com for the privacy policy applicable to the product that Progressive Next Inc. offers at that site; and (2) calldcastle.com for the privacy policy applicable to the product that 358 Ventures, Inc. offers at that site. Progressive Next and 358 Ventures may create new websites with their own privacy policies from time-to-time. See progressive.com/copyright/#underwriting for any updates to the preceding list of companies or to the list of Progressive Next and 358 Ventures websites.
- Protective Insurance Corporation, Protective Insurance Company, Sagamore Insurance Company, Protective Specialty Insurance Company, B&L Brokerage Services, B&L Insurance, Ltd. (Bermuda), B&L Management, Inc., and Transport Specialty Insurance Agency, Inc. They follow the privacy policy on protectiveinsurance.com.
- Drive Insurance Company. It follows the privacy policy on driveinsurance.com.

INFORMATION AVAILABLE UPON REQUEST

Please note that the following information is available to you upon request:

1. A description of the rating classifications by which the rates and premiums for your policy have been determined.
2. A general explanation of the extent to which rates or premiums vary among our policyholders on the basis of the rating classifications used by us.
3. Information on how to calculate and confirm the accuracy of your premium.
4. You have the right to request an informal conference with us if you believe you have been charged an incorrect premium or if you believe you have been denied coverage improperly. You have the right to request a review before the commissioner, if the conference fails to resolve the dispute or if we fail to provide a conference and proposed resolution within 30 days of your request. The commissioner shall by rule establish a procedure for determination, which shall be reasonably calculated to resolve matters informally and as rapidly as possible, while protecting the interests of both you and us. If either you or we disagree with the commissioner's determination, the commissioner, if requested to do so by either party, shall proceed to hear the matter as a contested case under Act No. 306 of the Public Acts of 1969, as amended. You have the right to information and documentation pertinent to the denial of coverage or to the premium charged.
5. A description of our underwriting rules, as well as those of our affiliates, based on insurance eligibility points.
6. You have the right to discuss your insurance needs with your agent to determine if you are eligible for insurance from an affiliate or under a different rating plan that may provide insurance at a more favorable premium.

Information may be requested by contacting us at 866-274-8765 or at Inquiry@americanstrategic.com. Information may be forwarded in either a written or electronic format as specified by you.



IMPORTANT NOTICE ABOUT YOUR INSURANCE POLICY

Changes to Your Insurance Policy

Please be advised that your renewal policy contains some changes. Any revised forms applicable to your policy are included with this renewal package. Below is a brief overview of the policy forms changes we have made. Please note that some of these changes may not apply to your policy, so it's important to read your entire policy carefully and discuss any questions you have with your agent (your agent's contact information is located in the upper right corner of your Declarations Page):

Editorial changes have been made to our policy endorsements that do not impact or change the coverage provided by the forms. In addition to these editorial changes, the below endorsements have been amended as follows:

Buried Utility Lines Coverage (see form ASI HO MI BUL)

If your policy contains the Buried Utility Lines Coverage endorsement (ASI HO MI BUL), please note the following:

- Our language has been revised to exclude losses caused by electronic vandalism.

Equipment Breakdown Endorsement (see form ASI HO MI EQB)

If your policy contains the Equipment Breakdown Endorsement (ASI HO MI EQB) please note the following:

- Our language has been revised to exclude losses caused by electronic vandalism.

This is not an exhaustive list of all specific policy changes; please contact your agent to discuss any questions you may have regarding this renewal policy. Your agent can also review additional coverages that may be available.

**This notice is for informational purposes only, it may not include all
changes and is not intended to replace or amend your policy.**

We encourage you to read your entire policy.



Renewal Premium Notice

Michael A Bishop and MARGARET BISHOP
3512 SANDHURST DR
LANSING, MI 48911-1547

Agent ID: 436778
Progressive Sales
PO Box 23039
St Petersburg, FL 33742
(866)487-2643

Policy Type: Homeowners
Policy Period: 12/01/2024
Policy Number: MIA202601
Property Address: 3512 SANDHURST DR
LANSING, MI 48911-1547

Notice Date: 10/03/2024
Underwritten By: American Strategic Insurance Corp

Dear Policyholder:

Keep enjoying the peace of mind that comes with knowing you're covered by Progressive. To accept this renewal offer and maintain your coverage, please pay the minimum amount due shown below.

As a reminder, you can save money by paying the total amount due and avoiding the service fees included with each installment payment.

If you have any questions regarding this renewal offer, please contact your agent. For your convenience, your agent's contact information is listed above.

Thanks for choosing Progressive.

Payor: Michael A Bishop and MARGARET BISHOP
3512 SANDHURST DR
LANSING, MI 48911-1547

Make Checks Payable To:
American Strategic Insurance Corp

If you would like to pay online, please visit:
www.progressive.com/manage-policy

DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT IN ENVELOPE PROVIDED

Full Pay: \$1,149.10

PROGRESSIVE HOME INSURANCE
PO BOX 71115
CHARLOTTE NC 28272-1115

Policy Number: MIA202601

Insured: Michael A Bishop and MARGARET BISHOP

Agent: Progressive Sales

Total Amount Due: \$1,149.10

Due Date: 12/01/2024

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Homeowners Declaration Page

Named Insured:

MICHAEL A BISHOP AND MARGARET BISHOP
3512 SANDHURST DR
LANSING, MI 48911-1547

Effective Date of This Transaction: 12/1/2024

Activity of This Transaction: Renewal

Residence Premises:

3512 SANDHURST DR
LANSING, MI 48911-1547

Total Policy Premium: \$1,149.10
Policy Number: MIA202601

Agent:

Progressive Sales
PO Box 23039
St Petersburg, FL 33742

Agent Code: 436778
For Policy Service, Call: (866)487-2643
To File a Claim, Call: 866-274-5677

Policy Period: From: 12/01/2024 To: 12/01/2025
(At 12:01 AM Standard Time at the residence premises)

Plan Type: HOH

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability

Limit

SECTION I:	A. Dwelling	\$332,000
	B. Other Structures	\$33,200
	C. Personal Property	\$166,000
	D. Loss of Use	\$33,200
SECTION II:	E. Personal Liability - Each Occurrence	\$300,000
	F. Medical Payments to Others - Each Person	\$5,000

OTHER COVERAGES AND ENDORSEMENTS:

(Printed on the following page)

DEDUCTIBLE:
All Other Perils: \$1000
Wind & Hail: \$1000

Special Messages: OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY - REFER TO YOUR POLICY FOR DETAILS

THIS POLICY DOES NOT INCLUDE COVERAGE FOR FLOOD LOSSES.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR WIND/HAIL LOSSES WHICH MAY
RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

Mortgagee:

1st Mortgagee

2nd Mortgagee

3rd Mortgagee



President

Named Insured(s): MICHAEL A BISHOP AND MARGARET BISHOP

Policy Number: MIA202601

Other Coverages and Endorsements:		Form Number	Limit
Homeowners Protection Policy		ASI HOH MI 04 21	
Coverage Explanation for Home Day Care Business		ASI HO NHDB 02 19	
Loss Assessment Coverage		ASI HO LAC 11 15	
Water Back-Up and Sump Discharge or Overflow		ASI HO WBU 02 19	
Age of Dwelling			
Ordinance or Law			33200
All Other Perils Deductible			1000
Wind/Hail Deductible			1000
HomeShield Package		ASI HO MI HS 10 19	
Personal Prop Replmnt Cost		ASI HO PPRC 05 21	
Occupancy			
Burglar Protection		ASI HO PAFS 06 15	
Roof Design			
Paid in Full Discount			
E-Policy (Paperless)			
Claims Surcharge			
Personal Injury Coverage		ASI HO MI PNJ 04 17	
Square Footage			
Number of Stories			
Increased Repl Cost on Dwelling		ASI HO IRC 02 22	

Scheduled Items:		
Category	Description of Property	Value

Additional Insured:

Additional Interest:

Interest:

Interest:

Named Insured(s): MICHAEL A BISHOP AND MARGARET BISHOP

Policy Number: MIA202601

Rating Information:

Year Built:	1972	Construction Type:	Frame
Type of Residence:	Single Family	Exterior Walls:	Aluminum Siding
Occupancy:	Primary Residence	# of Stories:	1
Length of Residence:	48	Total Living Square Feet:	1,333
# of Household Residents:	2	Roofing Design:	Hip
# of Household Occupants Under 21:	None	Roofing Material:	Shingles, Architectural
# of Families:	1 Family	Year Roof Installed:	2021
Residents Smoke:	No	Full Bath:	2
Flood Zone:	N/A	Half Bath:	0
Cooling/Air	Central Air Conditioning	Bathroom Grade:	Builders Grade
Permanent Heat Source:	Gas Forced Air	Kitchen Grade:	Builders Grade
New Home Purchase:	No	Garage:	2-Car-Attached
Prior Liability Limit:	\$300,000	Substructure:	Basement, Below Grade
ASI Territory:	412	% Basement:	100
Fire Protection Level:	Smoke Alarm	% Basement Finished:	0
Burglary Protection Level:	Local Burglar Alarm	Deck:	None
Water Leak Protection Level:	N/A	Deck Square Feet:	N/A
		# of Floors Above Unit:	N/A

Special Conditions:

PLEASE READ YOUR POLICY DOCUMENTS CAREFULLY AS SPECIAL CONDITIONS AND EXCLUSIONS APPLY.
THESE INCLUDE, AMONG OTHERS:

1. LIMITED LIABILITY COVERAGE FOR WATERCRAFT AND RECREATIONAL VEHICLES
2. NO LIABILITY COVERAGE FOR ANIMALS

Notes:



AMERICAN STRATEGIC INSURANCE CORP
PO BOX 33018
ST. PETERSBURG, FL 33733

IMPORTANT INFORMATION ABOUT YOUR POLICY

At your upcoming renewal, we will be rating on certain characteristics about your household and home for the first time. This includes some or all of the items on the list below. To confirm the premium for your renewal policy is accurate, it's best to make sure we have the most current information. If you would like to make sure we have the most up-to-date information, please contact your agent to review this information and make any necessary changes. Keep in mind that any updates to your policy information may cause your premium to change.

- Exterior wall type
- Number of bathrooms
- Garage type and size
- Foundation type
- Percentage of your basement that is finished (if foundation type is basement)

In addition to new rating characteristics, you may now qualify for our Accredited Builder discount. Please contact your agent to see if your home's builder is listed on our Preferred Builder List if your home was built in the last three years and you're the original owner.

While these are new, these aren't the only pieces of information that could make your policy outdated. So, make sure you keep your agent posted whenever important information about your household or home change.

