



AUTO-OWNERS INSURANCE COMPANY MICHIGAN HOMEOWNERS PROPOSAL

Date: 05/14/2015

Client: MICHAEL BISHOP
CELESTE BISHOP
Address: 8607 CARLSBAD LN
LANSING, MI 48917-5807
Phone:

Agency Code: 01-0954-00
Contact/Producer:
Agency: SMITH AND DE ROSE INSURANCE AGENCY I
Address: 216 W GRAND RIVER AVENUE
WILLIAMSTON, MI 48895-1320
Phone: (517) 655-2812
E-Mail: jderoes81@aol.com

Proposal Effective Date:	Proposal ID: BISHOPMICHAEL
Proposal Totals	
Proposed Total All Locations	
Total Premium If Paid in Full	
Location 1: 8607 CARLSBAD LN LANSING, MI 48917 (Form 3)	
Primary Dwelling	
Frame Construction Built in 2008	
Asphalt Roof	
Protection Class 4	
Wind or hail losses to your roof will be paid on a Replacement Cost basis	
Property and Liability Coverages	Limit
Dwelling	\$357,000
Other Structures	\$35,700
Personal Property	\$178,500
Additional Living Expense	\$71,400
Personal Liability	\$300,000
Medical Payments	\$1,000
Deductible - \$1,000 Flat	
Premium Discounts That Apply	
Claim Free Discount	
Group Discount Applies -	
# 514 GREAT LAKES SHOOTING SPORTS ASSOCIATION LLC	
Home/Auto Multi-Policy Discount	
Home/Life Multi-Policy Discount	
Protective Devices Discount	
Coverages That Apply	Limit
Homeowners Plus	
Mortgage Extra Expense Coverage	
\$1,000 Deductible	
Refrigerated Products Coverage	
\$250 Deductible	
Glass Breakage	
\$250 Deductible	
THIS PROPOSAL IS VALID FOR 60 DAYS	

Domestic Appliance Seepage or Leakage \$1,000 Deductible	\$50,000
Water Backup of Sewers or Drains	\$5,000
Fire Department Charges	\$500
Loss Assessment Coverage	\$50,000
Guaranteed Home Replacement Cost	
Increased Limits on Jewelry, Watches and Furs	\$1,000
Increased Limits on Guns	\$2,500
Increased Limits on Money	\$250
Increased Limits on Securities	\$1,000
Increased Limits on Silverware	\$5,000
Business Property on Premises - Revised Limits	\$2,500
Credit and Fund Transfer Card Coverage	\$1,000
Damage to the Property of Others	\$500
Increased Limitation for Fungi, Rot and Bacteria	\$35,700
Recreational Vehicle Liability	
Location Premium	
Proposal Totals	
Total Annual Premium:	
Paid in Full Discount:	
Total Paid in Full Annual Premium:	
The Paid in Full Discount is not available for Escrow Direct Bill or Agency Bill business. Notice: Incomplete underwriting information may result in a policy being issued at a lower or higher premium than what was quoted. Notice: The Multi-Policy Discount is subject to the supporting policy being written with an Auto-Owners Group Company. The potential savings with Home/Umbrella Multi-Policy Discount	
Add additional policies* Life \$230.00 Umbrella \$221.00 Flood \$458.00 *Quotes are subject to change based on additional applicant information.	
Notice: Acceptability of all proposed applicants will be subject to approval by our Underwriting Department. An independent inspection company will be performing an exterior photo inspection of your home/dwelling. Please contact your agency with any questions.	
THIS PROPOSAL IS VALID FOR 60 DAYS	

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
01-0954-00 MKT TERR 102 (517) 655-2812

INSURED MICHAEL A BISHOP
CELESTE A BISHOP

ADDRESS 8607 CARLSBAD LN

LANSING MI 48917-5807

Renewal Effective 05-27-2016
POLICY NUMBER 50-367-739-02
Company Use 06-01-MI-1505

Company Bill
POLICY TERM
12:01 a.m. 12:01 a.m.
05-27-2016 to 11-27-2016

AUTOMOBILE POLICY DECLARATIONS

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

DESCRIPTION OF ITEM INSURED

TERRITORY

1. 2012 LINC MKZ VIN: 3LNHL2GC8CR810479	055 Eaton County, MI
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COVERAGES

LIMITS

Residual Bodily Injury \$ 100,000 person/\$ 300,000 occurrence
Residual Property Damage \$ 300,000 occurrence
Residual Uninsured Motorist \$ 100,000 person/\$ 300,000 occurrence
Underinsured Motorist \$ 100,000 person/\$ 300,000 occurrence
Special Tort Liability \$ 1,000 occurrence
Property Protection \$1Million occurrence
Personal Injury Protection Excess Medical and Full Wage
MCCAV/MAIPF/MATPA *
Comprehensive Actual Cash Value - \$ 500 deductible
Collision - Regular Actual Cash Value - \$ 500 deductible
Road Trouble Service \$ 100 occurrence
Additional Expense \$ 40 per day/\$1,200 each occurrence

Interested Parties:

Lienholder: FORD MOTOR CREDIT CORPORATION, PO BOX 790119, SAINT LOUIS, MO 63179-0119

Additional Forms For This Item:	19942 (07-14)Y	99457 (08-14)Y	79253 (10-11)Y	79275 (06-92)Y	99301 (08-14)Y	99305 (08-14)Y
79536 (07-94)Y	79537 (06-92)Y	79939 (01-12)Y	79299 (03-99)Y	89023 (07-06)Y	89024 (07-06)Y	89060 (10-13)Y

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 22 year old occasional operator.

Cost Symbol: 34-6B-30-AB-00.

10% Anti-Theft Device Discount applies to Comprehensive premium.

5% ABS Discount applies to BI, PD, PIP, and COLL premiums.

Multi-Car Discount applies.

35% Air Bag Discount applies to PIP premium.

Garaging Address: 8607 CARLSBAD LN, LANSING, MI 48917-5807

Rate Effective Date 12-04-2015



HOME-OWNERS INS. CO.

AGENCY SMITH AND DE ROSE INSURANCE AGENCY INC
01-0954-00 MKT TERR 102

INSURED MICHAEL A BISHOP

Issued 04-20-2016

Company Policy Number
Bill Company Use

Term 05-27-2016 to 11-27-2016

50-367-739-02
06-01-MI-1505

DESCRIPTION OF ITEM INSURED

TERRITORY

2. 2016 CHEV CRUZE LT VIN: 1G1PG5SBXG7124874	055 Eaton County, MI
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COVERAGES

LIMITS

Residual Bodily Injury \$ 100,000 person/\$ 300,000 occurrence
Residual Property Damage \$ 300,000 occurrence
Residual Uninsured Motorist \$ 100,000 person/\$ 300,000 occurrence
Underinsured Motorist \$ 100,000 person/\$ 300,000 occurrence
Special Tort Liability \$ 1,000 occurrence
Property Protection \$1Million occurrence
Personal Injury Protection Excess Medical and Full Wage
MCCAM/AIPF/MATPA *
Comprehensive
Collision - Regular Actual Cash Value - \$ 500 deductible
Road Trouble Service Actual Cash Value - \$ 500 deductible
Additional Expense \$ 100 occurrence
 \$ 40 per day/\$1,200 each occurrence

Interested Parties:

Lessor: ACAR LEASING LTD, PO BOX 398045, MINNEAPOLIS, MN 55439-8045

Additional Forms For This Item:

79536 (07-94)Y	79537 (06-92)Y	19942 (07-14)Y	99457 (08-14)Y	79253 (10-11)Y	79275 (06-92)Y	99301 (08-14)Y	99305 (08-14)Y
		79939 (01-12)Y	79299 (03-99)Y	89023 (07-06)Y	89024 (07-06)Y	89059 (10-13)Y	

ITEM DETAILS: Automobile driven for pleasure/commute 0-14 use by a 51 year old operator.

Cost Symbol: 17-1B-24-6A-00.

10% Anti-Theft Device Discount applies to Comprehensive premium.

5% ABS Discount applies to BI, PD, PIP, and COLL premiums.

Multi-Car Discount applies.

Premier Credit applies.

35% Air Bag Discount applies to PIP premium.

Garaging Address: 8607 CARLSBAD LN, LANSING, MI 48917-5807

Rate Effective Date 12-04-2015

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TOTAL POLICY PREMIUM
PAID IN FULL DISCOUNT
TOTAL POLICY PREMIUM IF PAID IN FULL

The Paid In Full Discount does not apply to fixed fees or statutory charges.

Forms That Apply To All Items:
99803 (12-13)Y

79001 (03-99)Y	79701 (01-10)Y	79970 (12-11)Y	89058 (04-07)Y	89281 (04-10)Y	89125 (05-08)Y
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Policy Rate Code 30002
Auto/Home Multi-policy discount.
Insurance Score: X865
Loss History Rating 2E applies
Payment History Discount Applies.