

01-0885-00
LAKE MICHIGAN INSURANCE AGENCY
PO BOX 2608
GRAND RAPIDS MI 49501-2608

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

AUTO-OWNERS INSURANCE COMPANY

Agency phone: (616) 234-6979

09-09-2024

You can view your policy, pay your bill, or change your paperless options at any time online at www.auto-owners.com.

ADDITIONAL WAYS TO PAY YOUR BILL

Pay Online

www.auto-owners.com

Pay My Bill

Pay by Phone
1-800-288-8740

Pay by Mail

AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

MARK A JOHNSON

RE: Policy 54-813-387-00

Billing Account 101656064

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PROXY DESIGNATION - ANNUAL MEETING NOTICE

MARK A JOHNSON
ALLISON F JOHNSON
1609 AMBERLEY CT SE
EAST GRAND RAPIDS MI 49506-4171

01-0885-00 54-813-387-00

The Auto-Owners Insurance Company annual meeting of policyholders is held each year at our home office at 6101 Anacapi Boulevard, Lansing, Michigan on the second Monday in May at 10:00 a.m. Should you not be able to attend the annual meeting, your proxy will allow the designated persons to vote on your behalf.

Each of the persons designated in the proxy is or has been an executive officer of the Company and has been associated with the Company for a substantial number of years.

Whether or not you plan to attend the annual meeting, your return of the signed and dated proxy designation in the enclosed envelope is greatly appreciated.

Thank you.

You can sign electronically at the Auto-Owners Customer Center or www.auto-owners.com/proxy.

Policy Number: 54-813-387-00
Policy ID (PID): 4X4 V18 R5G

fold and detach here

32102 (8-18)

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PROXY DESIGNATION

POLICYHOLDER: MARK A JOHNSON

POLICY NUMBER: 01-0885-00 54-813-387-00

I designate J.P. Whisnant, A.O. Dean, and A.L. Lindemeyer, and each of them, my attorneys and proxies, with power of substitution and revocation to each, to vote as my proxy at all meetings of the Company, and at any and all adjournments thereof. The powers hereunder shall be exercised by a majority of said attorneys and proxies so present, but if only one is so present, then that one shall have full power to act.

Policyholder Signature

Policyholder Signature

Date

03010108850054813387002310890122202409097



MAIL PROXY TO:

AUTO-OWNERS INSURANCE
PO BOX 740312
CINCINNATI, OH 45274-0312

***** IMPORTANT NOTICE *****
ROOF UPDATES

Dear Policyholder:

Auto-Owners uses many factors, such as age and type of roofing material, to determine policy premium and the available roof loss settlement options. If your roof has been replaced at any time since your home was built, please contact your agent. You may be eligible for a reduced premium or the Roof Replacement Cost loss settlement option. If you replace your roof in the future, please remember to contact your agent to take advantage of these options. Documentation of roof updates, such as a receipt or contractor's invoice, should be kept as they may be required for verification purposes.

In order to qualify as a replacement, the previous roofing material must have been removed and replaced with new roof surfacing. The installation of an additional layer of roofing material on top of an existing roof surface does not qualify as a roof replacement. A single layer of metal surfacing over a single layer of shingles will qualify as a replacement and will reflect the age of the metal layer.

This notice is for informational purposes only.

Thank you.

NOTICE TO POLICYHOLDER
GUARANTEED HOME REPLACEMENT COST

Dear Policyholder,

Your policy includes the Guaranteed Home Replacement Cost endorsement. This endorsement guarantees your dwelling will be replaced in the event of a total loss, subject to certain requirements. One of these requirements is your home must be insured for the full estimated replacement cost. In addition, you must notify your agent immediately of any additions, improvements, or remodeling to your dwelling which individually or cumulatively increases your dwelling's replacement cost by the greater of either \$10,000 or 5% of the Coverage A limit.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage. Please review the endorsement and your policy carefully.

If you have any questions about this notice, the endorsement or your policy, please contact your Auto-Owners Insurance Agency.

NOTICE TO POLICYHOLDER RENEWAL REMINDERS

Dear Policyholder,

The following is a list of important changes that may have taken place at your residence premises since your last renewal. Your policy requires that you notify us of any changes in the title, use or occupancy of the residence premises.

You do not need to return this to your agency; however, if you answer yes to any of the following questions, please contact your Auto-Owners agent to discuss your coverage needs in further detail as adjustments to your policy may be required.

- Any changes made to the dwelling such as building improvements, remodeling or additions?
 - Examples: a recently finished basement, or an addition added on to the home, etc.
- Any changes to the title, use or occupancy of the residence premises?
 - Examples: the home is now deeded to a trust, or the home is being rented out and is no longer occupied by the owner.
- Is the entire home or any part of the home being rented for any amount of time, including any short term rental or home sharing?
 - Example: you rent a room in your home or your entire home, through the use of a realtor, rental company, or any online websites such as VRBO®, HomeAway™ or Airbnb.
- Is there any business or farming conducted on the insured premises that was not previously disclosed and shown in the Declarations?
 - Example: you recently started a business selling products that are stored in your home or outbuilding.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage. Please review your policy carefully.

Thank you.

ESSENTIAL INSURANCE NOTICE TO POLICYHOLDER

Dear Policyholder:

Michigan Statute (MCL 500.2112) requires us to notify you that the following information is available and will be provided to you upon your request:

A description of the specific rating classifications by which the rates and premiums for your policy have been determined.

A general explanation of the extent to which rates or premiums vary among policyholders on the basis of the rating classifications used by us.

Sources and reasonable procedure by which you can obtain from us additional information sufficient for you to calculate and confirm the accuracy of your specific premium.

Relevant information regarding your rights under MCLA 500.2113 and 500.2114 to appeal the application of our rating plan in determining your premium, to obtain documentation from us regarding the determination of the rate, to appeal the application of our underwriting rules to you, to request an informal conference with us, and to file with the commissioner a complaint as an aggrieved person.

A description of all of our underwriting rules based upon insurance eligibility points and a description of all of the underwriting rules of our affiliates based on insurance eligibility points.

Please take this opportunity to review your insurance needs with your Auto-Owners Insurance agent and to determine if you are eligible for insurance from any of Auto-Owners Insurance's affiliate companies or under a different rating plan that would provide you with a more favorable premium.

To request any of the above information please contact Auto-Owners Insurance Company at (800) 346-0346, extension 52362, or click "Contact Us" on www.auto-owners.com.

Thank you.

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

AGENCY LAKE MICHIGAN INSURANCE AGENCY
01-0885-00 Mkt Terr 077 (616) 234-6979

INSURED MARK A JOHNSON
ALLISON F JOHNSON

ADDRESS 1609 AMBERLEY CT SE
EAST GRAND RAPIDS MI 49506-4171

Renewal Effective 10-15-2024

POLICY NUMBER 54-813-387-00

Company Use 16-89-MI-2310

Company
Bill

POLICY TERM

12:01 a.m. 12:01 a.m.

to

10-15-2024 10-15-2025

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.

TOTAL POLICY PREMIUM	TERM \$2,582.63
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Discount Applies For Affiliation With: LAKE MICHIGAN CREDIT UNION
Please notify your agent at (616) 234-6979 if you are no longer a member of this group.

LOCATION DESCRIPTION

1935 S Glen Rd
Shelby, MI 49455-8001

Frame Construction Built in 1972
Asphalt Roof Updated in 2015
Protection Class 10
Secondary Home
Home-sharing

Homeowners Policy Form 3

PROPERTY AND LIABILITY COVERAGES

LIMITS

A Dwelling		\$750,000
Adjusted Value Factor:	1.067	
B Other Structures		75,000
C Personal Property		525,000
D Additional Living Expense and Loss of Rents		150,000
E Personal Liability (each occurrence)		1,000,000
F Medical Payments (each person)		5,000

Section I Deductible
\$2,500 - All Peril Deductible

COVERAGES THAT APPLY

Personal Property Replacement Cost	
Homeowners Plus	
Mortgage Extra Expense Coverage (\$2,500 Deductible)	\$250/mo
Refrigerated Products Coverage (\$250 Deductible)	750
Glass Breakage (\$250 Deductible)	
Domestic Appliance Seepage or Leakage (\$2,500 Deductible)	50,000
Tree Debris Removal	1,500
Water Backup Of Sewers Or Drains (\$2,500 Deductible)	10,000
Guaranteed Home Replacement Cost	
Extended Theft Coverage For Occasional Rental	
Credit and Fund Transfer Card Coverage	1,000
Ordinance or Law Coverage	75,000
Identity Theft Expense Coverage (\$250 Deductible)	15,000
Property Coverage Limitation for Fungi, Wet Rot, Dry Rot and Bacteria resulting from a covered cause of loss	75,000
Undamaged Siding Or Roofing	20,000
Service Line Coverage (\$500 Deductible)	15,000
Loss Assessment Coverage	2,500
Fire Department Charges	500

PREMIUM DISCOUNTS THAT APPLY

Home/Auto Multi-Policy Discount

AUTO-OWNERS INS. CO.

Issued 09-09-2024

AGENCY LAKE MICHIGAN INSURANCE AGENCY
01-0885-00 Mkt Terr 077

Company
Bill

POLICY NUMBER
Company Use

54-813-387-00
16-89-MI-2310

INSURED MARK A JOHNSON

Term 10-15-2024 to 10-15-2025

Home/Life Multi-Policy Discount
Home/Umbrella Multi-Policy Discount
Protective Devices Discount
Central Station Alarm Discount - Burglary
Central Station Alarm Discount - Fire
Advance Quote Discount

TOTAL LOCATION PREMIUM**\$2,582.63**

Forms That Apply To This Location:

17903 (06-21)	57860 (06-21)	17046 (02-23)	67098 (09-22)	57984 (01-21)	67023 (10-21)	67107 (12-22)
57528 (06-21)	17618 (06-21)	17679 (06-21)	17662 (12-21)	17683 (06-21)	17908 (06-21)	57584 (01-23)
57724 (01-22)						

Secured Interested Parties: See Schedule

		TERM
TOTAL POLICY PREMIUM		\$2,582.63

Insurance Score: X840

Forms That Apply To All Locations:

17363 (10-21) 57884 (10-21)

SECURED INTERESTED PARTIES AND/OR ADDITIONAL INTERESTED PARTIES AND/OR ADDITIONAL INSURED**Loc 001**

LAKE MICHIGAN CREDIT UNION
ISAOA/ATIMA
PO BOX 1978
CARMEL IN 46082-1978
Interest: Mortgagee EDB
SIP-ID: IN151606

Loan: 0170200485

Loc 001

LAKE MICHIGAN COTTAGES
218 S BEACON BLVD
GRAND HAVEN MI 49417
Interest: Additional Insured - Liability Only
Form: 57528

UNDAMAGED SIDING OR ROOFING

Homeowners Policy - Form 3

It is agreed:

SECTION I - PROPERTY PROTECTION, 4.

ADDITIONAL COVERAGES is amended. The following additional coverage is added and supersedes any other provision of the policy or any endorsement to the contrary.

Undamaged Siding or Roofing

- (1) We will replace the undamaged siding, including soffits and fascia, composition roofing shingles or both of a dwelling covered under **Coverage A - Dwelling** or a structure covered under **Coverage B - Other Structures** at the **residence premises** if there is covered damage to another portion of the siding, including soffits and fascia, or composition roofing shingles and similar siding, including soffits and fascia, or composition roofing shingles are no longer available.
- (2) The damage to the siding, including soffits and fascia, or composition roofing shingles must be caused by a peril we insure against under **Coverage A - Dwelling** and **Coverage B - Other Structures** in this policy. Such damage must exceed the greater of \$1,000 or the deductible described under **SECTION I - PROPERTY PROTECTION, 5.**

DEDUCTIBLE of the policy. We shall then pay for the undamaged siding, including soffits and fascia, composition roofing shingles or both up to the limit of insurance shown in the Declarations under "Undamaged Siding Or Roofing".

- (3) We will not pay to replace any siding, including soffits and fascia, or composition roofing shingles of any undamaged dwelling or structure at the **residence premises** to match the newly repaired or replaced siding, including soffits and fascia, or composition roofing shingles of any damaged dwelling or structure.
- (4) This coverage does not apply to mismatching of siding, including soffits and fascia, or composition roofing shingles caused by:
- (a) color change, or fading;
 - (b) oxidizing;
 - (c) wear and tear;
 - (d) weathering; or
 - (e) marring, scratching or deterioration.

This is not an additional amount of insurance.

All other policy terms and conditions apply.