



We Make Insurance Easy!
Anywhere in Michigan

August 22, 2022

*Rcvd 8-29-22
115*

Mrs. Lynn Bunting
Board Assistant
Alpena County
720 W. Chisholm St. Ste. 7
Alpena, MI 49707

Dear Lynn:

I am pleased to enclose the Commercial Auto renewal policy written with Home-Owners Insurance Company. This policy covers the vehicles associated with the risk of being on the airport runway. The premium has increased approximately \$30 over the expiring should you pay in full again.

I have reviewed the policy and it appears to be in order. Please take a few minutes to examine it to make sure the coverage provided meets your needs. The two aforementioned vehicles are the 2011 Ford F350 and the 1998 Chevy K2500. Both vehicles are covered with liability only, at a limit of \$1,000,000 for each accident. They physical damage to these vehicles is covered under the main County policy.

Please feel free to call Claire Kostelic or myself with any questions or policy changes you may have.

Sincerely,

Steven R. Wilson, CPCU
President

01-0361-00
ALPENA AGENCY INC
102 S 3RD AVE
ALPENA MI 49707

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO Box 30660 • Lansing, MI 48909-8160
517.323.1200

08-17-2022

AUTO-OWNERS INSURANCE COMPANY

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 by Mail AUTO-OWNERS INSURANCE PO BOX 740312 CINCINNATI, OH 45274-0312
Pay My Bill	
Pay by Phone 1-800-288-8740	

COUNTY OF ALPENA
720 W CHISHOLM ST STE 7
ALPENA MI 49707-2453

Your agency's phone number is (989) 354-2175.

RE: Policy 52-531-732-00

Billing Account 018518693

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.

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

Auto-Owners Insurance Company

59325 (12-19)

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 Company

58092 (10-21)

NOTICE OF CHANGE IN POLICY TERMS COMPANY CHANGE

Dear Policyholder:

Thank you for your business. We are dedicated to providing quality insurance products in an efficient and easy to understand manner. In an effort to simplify our Commercial Auto product, all Commercial Auto policies will now be written in Auto-Owners Insurance Company.

Your new policy is enclosed. It replaces your previous policy written with Home-Owners Insurance Company. As of the effective date of your new policy with Auto-Owners Insurance Company, you no longer have coverage with Home-Owners Insurance Company.

Your coverages and coverage limits have not changed from your previous policy as a result of this transition from Home-Owners Insurance Company to Auto-Owners Insurance Company. In the event that your policy had other changes which were not a result of this policy transition, they will be shown on your policy Declarations and, if applicable, a separate notice may be attached.

This notice is for informational purposes only. Please review the enclosed endorsements, policy and Declarations carefully and contact your Auto-Owners agent if you have any questions.

Auto-Owners Insurance Company

58210 (7-20)

MICHIGAN - NO-FAULT COLLISION INSURANCE NOTIFICATION

Please refer to your policy Declarations to which this form is attached and note the collision coverage you have previously selected. Following are definitions of each collision coverage available.

1. **Limited Collision Coverage - No Deductible** - If you purchase this insurance, we will pay for collision damages when the operator of a covered auto is not more than 50% of the cause of the accident. You will not have to pay a deductible amount. If the operator of a covered auto is more than 50% of the cause of the accident, we will not pay for collision damages.
2. **Limited Collision Coverage - \$100 Deductible** - Same as above but with a \$100 Deductible applying.
3. **Regular (Standard) Collision Coverage** - If you purchase this insurance, we will pay for collision damages to a covered auto, regardless of who is responsible for the accident. You must pay a deductible for each accident.
4. **Broad Form Collision Coverage** - If you purchase this insurance, we will pay for collision damages to a covered auto, regardless of who is responsible for the accident. However, if the operator of a covered auto is more than 50% of the cause of the accident, you must pay a deductible amount for each accident.
5. **No Collision Coverage** - If you do not purchase any collision insurance, we will not pay for collision damages.

**COMPLETE AND RETURN THIS FORM ONLY IF YOU WISH TO CHANGE YOUR COLLISION COVERAGE.
PLEASE FORWARD THIS COMPLETED FORM TO YOUR AGENT AND YOUR POLICY WILL BE ENDORSED
ACCORDINGLY.**

After reading the above, if you wish to change your collision coverage, you may do so by indicating below:

- ☐ **Limited Collision Coverage - No Deductible**
For which autos? _____

- ☐ **Limited Collision - \$100 Deductible**
For which autos? _____

- ☐ **Regular (Standard) Collision Coverage \$ _____ Deductible**
For which autos? _____

- ☐ **Broad Form Collision Coverage \$ _____ Deductible**
For which autos? _____

- ☐ **No Collision Coverage**
For which autos? _____

I authorize future renewals of this coverage until such time as I indicate otherwise in writing to you.

Signature_____
Date52-531-732-00
Policy Number

Note: If the operator of another vehicle is 50% or more the cause of an accident, you may sue that operator to recover your uninsured collision damages. The maximum recoverable amount is \$3,000. You must bring action against the other operator in the Small Claims Division of the District Court or Municipal Court. If the other operator is found to be less than 100% the cause of the accident, the award to you will be reduced by the percentage to which you were the cause of the accident. We are not responsible for filing the suit on your behalf, and the other operator's insurance company may not be responsible to pay any award to you on behalf of the other operator.

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

AGENCY ALPENA AGENCY INC
01-0361-00 MKT TERR 001 (989) 354-2175

ITEM ONE

NAMED INSURED COUNTY OF ALPENA

ADDRESS 720 W CHISHOLM ST STE 7
ALPENA MI 49707-2453

**COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM**

Renewal Effective 09-24-2022

POLICY NUMBER 52-531-732-00

Company Use 33-04-MI-1909

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
09-24-2022 to 09-24-2023

THIS POLICY IS EXEMPT FROM THE FILING REQUIREMENTS OF SECTION 2236 OF THE INSURANCE CODE OF 1956, 1956 PA 218, MCL 500.2236.

Entity: Municipality

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

ITEM TWO - SCHEDULE OF COVERED AUTOS AND COVERAGES

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those **autos** shown as covered **autos**. **Autos** are shown as covered **autos** for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS section of the Commercial Auto Policy next to the name of the coverage.

COVERAGES		COVERED AUTOS SYMBOLS	LIMIT OF INSURANCE FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
Residual Combined Liability		7, 19	\$1Million each accident	\$440.83
Residual Uninsured/ Underinsured Motorist Coverage			Residual Uninsured Motorist	No Coverage
			Underinsured Motorist	No Coverage
Special Tort Liability				No Coverage
Property Protection		7	\$1Million each accident	\$51.51
Personal Injury Protection		7	Refer to the Michigan Personal Injury Protection endorsement. See ITEM THREE for additional information.	\$231.86
Medical Payments				No Coverage
Physical Damage	Comprehensive			No Coverage
	Collision			No Coverage
	Road Trouble Service			No Coverage
	Additional Expense			No Coverage
			MCCA/MATPA **	\$174.00
			Premium for Endorsements and Terrorism Coverage	\$4.49
			ESTIMATED TOTAL PREMIUM*	\$902.69

* This policy may be subject to final audit.

AUTO-OWNERS INS. CO.

Issued 08-17-2022

AGENCY ALPENA AGENCY INC
01-0361-00 MKT TERR 001

Company POLICY NUMBER 52-531-732-00
Bill Company Use 33-04-MI-1909

NAMED INSURED COUNTY OF ALPENA

Term 09-24-2022 to 09-24-2023

ITEM TWO (Continued)

Endorsements That Apply To All Items: 58000 (01-15) 58001 (01-15) 58009 (01-15) 58200 (01-15) 58524 (01-15) 58555 (01-16)
58557 (03-16) 58701 (05-17) 58803 (07-16) 59325 (12-19) 58089 (01-21)

QUICK REFERENCE FOR COVERED AUTO DESIGNATION SYMBOLS

Refer to the Commercial Auto Policy 58001 Section I for a complete description of COVERED AUTOS and policy provisions that may apply.

1 = Any Auto

2 = Owned Autos Only

3 = Owned Private Passenger Autos Only

4 = Owned Autos Other Than Private Passenger Autos Only

5 = Owned Autos Subject to No-fault

6 = Owned Autos Subject To A Compulsory Uninsured Motorists Law

7 = Scheduled Autos Only

8 = Hired Autos Only

9 = Non-owned Autos Only

19 = Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999AGENCY ALPENA AGENCY INC
01-0361-00 MKT TERR 001 (989) 354-2175

NAMED INSURED COUNTY OF ALPENA

ADDRESS 720 W CHISHOLM ST STE 7
ALPENA MI 49707-2453**COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM**

Renewal Effective 09-24-2022

POLICY NUMBER 52-531-732-00

Company Use 33-04-MI-1909

Company
Bill**POLICY TERM**12:01 a.m. to 12:01 a.m.
09-24-2022 to 09-24-2023

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.

ITEM THREE - SCHEDULE OF COVERED AUTOS, ADDITIONAL COVERAGES AND ENDORSEMENTS

	TERRITORY	CLASS
Personal Injury Protection Coverages and Limit Selections		
COVERAGES	LIMITS	PREMIUM
Allowable Expenses (Medical)	Unlimited each person	\$195.56
Work Loss	\$ 6,065* each person	26.90
Replacement Services	\$ 20 per day	4.00
Survivor's Benefits	\$ 6,065* each person	5.40
TOTAL		\$231.86

Personal Injury Protection premium anticipates a Workers Compensation policy in effect.

*For any 30 day period and the limit is subject to any changes established under the Michigan Insurance Code for accident occurring on or after the date of change.

1. 2011 FORD F350 SUPER DUTY VIN: FT8W3BT4BEA57561		020 Alpena County, MI
COVERAGES	LIMITS	PREMIUM
Residual Combined Liability	\$1 Million each accident	\$258.23
Property Protection	\$1 Million each accident	26.12
Personal Injury Protection	See Personal Injury Protection Coverage and Limits Selections	
MCCA Unlimited		86.00
MCCA Deficit		0.00
MATPA		1.00
Terrorism Coverage		2.41
TOTAL		\$373.76

Interested Parties: None

Additional Endorsements For This Item: 58552 (08-20) 58442 (07-20)

ITEM DETAILS: Cab Chassis Truck 10,001 - 14,000 GVW operated within a 100 mile radius.

CLASS (01102): Construction/General Contractors.

Vehicle Count Factor Applies.

Rate Effective Date 10-11-2021

120 0033001

AUTO-OWNERS INS. CO.

Issued 08-17-2022

 AGENCY ALPENA AGENCY INC
 01-0361-00 MKT TERR 001

 Company POLICY NUMBER 52-531-732-00
 Bill Company Use 33-04-MI-1909

NAMED INSURED COUNTY OF ALPENA

Term 09-24-2022 to 09-24-2023

	TERRITORY	CLASS
2. 1998 CHEV K2500 VIN: 1GCGK24R0WE205200	020 Alpena County, MI	
COVERAGES	LIMITS	PREMIUM
Residual Combined Liability	\$1 Million each accident	\$182.60
Property Protection	\$1 Million each accident	25.39
Personal Injury Protection	See Personal Injury Protection Coverage and Limits Selections	
MCCA Unlimited		86.00
MCCA Deficit		0.00
MATPA		1.00
Terrorism Coverage		2.08
	TOTAL	\$297.07

Interested Parties: None

Additional Endorsements For This Item: 58552 (08-20) 58442 (07-20)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.

CLASS (01102): Construction/General Contractors.

Vehicle Count Factor Applies.

Rate Effective Date 10-11-2021

120 0020001

	TERM
ESTIMATED TOTAL PREMIUM	\$902.69
PAID IN FULL DISCOUNT	-94.11
ESTIMATED TOTAL PREMIUM IF PAID IN FULL	\$808.58

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

Discount applies for affiliation with: ALPENA AREA CHAMBER OF COMMERCE.

Policy Rate Code 30000

00349

921120

Michigan Catastrophic Claims Association (MCCA) provides coverage for Personal Injury Protection for an automobile accident victim when costs exceed the threshold per MCL 500.3104(2) and they have chosen unlimited Allowable Expenses (Medical). There are two types of the MCCA charges. MCCA Deficit will apply for all vehicles. MCCA Unlimited will apply for all vehicles to which unlimited Personal Injury Protection Allowable Expenses (Medical) could be provided. MCCA and the Michigan Automobile Theft Prevention Authority (MATPA) are programs established by the State of Michigan. MATPA oversees automobile theft prevention programs.

Auto-Owners

58982 (5-16)
Issued 08-17-2022

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

AGENCY ALPENA AGENCY INC
01-0361-00 MKT TERR 001 (989) 354-2175

NAMED INSURED COUNTY OF ALPENA

ADDRESS 720 W CHISHOLM ST STE 7
ALPENA MI 49707-2453

COMMERCIAL AUTO POLICY DECLARATIONS PREFERRED PROGRAM

Renewal Effective 09-24-2022

POLICY NUMBER 52-531-732-00

Company Use 33-04-MI-1909

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
09-24-2022 to 09-24-2023

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.

0752

Scheduled Drivers List

Listed below are drivers currently scheduled on this policy. Please compare the list with your current records and contact your agent with any changes that need to be made. We will update the list accordingly for the next renewal.

Name: Last	First	Age	Date of Birth MM-DD-CCYY	State
SMIGELSKI	STEVE	60	06-12-1962	MI
JOHNSON	MICHAEL	37	01-26-1985	MI
VINCENT	LEROY	52	03-11-1970	MI
CLEWLEY	LEONARD	58	08-29-1964	MI
PHILLIPS	SHANE	37	06-18-1985	MI

Auto-Owners Insurance Company

58009 (1-15)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTO POLICY

- A. SECTION II - COVERED AUTOS LIABILITY COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Liability Coverage does not apply to any person or organization for **bodily injury** or **property damage** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**. All **bodily injury** or **property damage** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.

- B. SECTION III - PHYSICAL DAMAGE COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Loss to any **auto** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**.

Such **loss** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the **loss**. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
 2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
 3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.
- C. Multiple incidents of terrorism** which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.
- D. SECTION VI - DEFINITIONS** is amended. The following definition is added.
- Terrorism** means activities against persons, organizations or property of any nature:
1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or

- c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or

- b.** It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

All other policy terms and conditions apply.

Auto-Owners Insurance Company

58089 (1-21)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - SECTION IV - INDIVIDUAL NAMED INSURED

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTO POLICY

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SECTION IV - INDIVIDUAL NAMED INSURED is deleted and replaced by the following:

SECTION IV - INDIVIDUAL NAMED INSURED

If a Named Insured shown in the Declarations is an individual and any **auto** scheduled in the Declarations is a **private passenger auto**, the following extensions of coverage apply:

- A.** The Covered Autos Liability Coverage provided for any scheduled **auto** (that is not a **trailer**) also applies to an **auto** (that is not a **trailer**) **you** don't own except:
1. Any such **auto** owned by anyone living with **you**.
 2. Any such **auto** furnished or available for regular use to **you** or anyone living with **you**. However, **we** will afford **you** Covered Autos Liability Coverage for **your** use of an **auto** (that is not a **trailer**) owned by or furnished for the regular use of a **family member**.
 3. Any such **auto** used in a business of selling, servicing, repairing or parking **autos**.
 4. Any such **auto** used by **you**, a **family member** or the chauffeur or **domestic employee** of either while working in any other business or occupation, unless the **auto** is a **private passenger auto**.
 5. Any such **auto** used by **you** or a **family member** without a reasonable belief of permission to do so.

We only extend this coverage to and while used by:

1. **You**, if an individual; and
2. **Family members**:
 - a. Who do not own an **auto** (that is not a **trailer**); or
 - b. Who own an **auto** (that is not a **trailer**) if scheduled in the Declarations.

We also extend this coverage to anyone legally responsible for the use of the **auto** (that is not a **trailer**) by the persons described in 1. and 2. immediately above.

- B.** The Physical Damage Coverage provided for any scheduled **auto** (that is not a **trailer**) also applies to an **auto** (that is not a **trailer**) **you** don't own except:
1. Any such **auto** owned by anyone living with **you**.
 2. Any such **auto** furnished or available for regular use to **you** or anyone living with **you**.
 3. Any such **auto** used in a business of selling, servicing, repairing or parking **autos**.
 4. Any such **auto** used by **you**, a **family member** or the chauffeur or **domestic employee** of either while working in any other business or occupation, unless the **auto** is a **private passenger auto**.
 5. Any such **auto** used by **you** or a **family member** without a reasonable belief of permission to do so.

We only extend this coverage to and while used by:

1. **You**, if an individual; and
2. **Family members**:
 - a. Who do not own an **auto** (that is not a **trailer**); or
 - b. Who own an **auto** (that is not a **trailer**) scheduled in the Declarations.

These extensions do not apply when there is other insurance covering **your** interest or the interest of the owner. However, they do apply if **you** are legally liable.

All other policy terms and conditions apply.

Auto-Owners Insurance Company

58095 (2-21)

NOTICE OF CHANGE IN POLICY TERMS CHANGES - SECTION IV - INDIVIDUAL NAMED INSURED

NOTICE OF REDUCTION IN COVERAGE

Dear Policyholder:

Your Commercial Auto renewal policy is enclosed. Changes - Section IV - Individual Named Insured form is included and amends coverage provided by your policy. It is clarified that coverage provided within Section IV - Individual Named Insured only applies to autos you don't own.

In addition, we have clarified that Section IV - Individual Named Insured does not provide coverage to non-owned autos:

- Used in a business of selling, servicing, repairing or parking autos.
- Used by you, a family member or domestic employee when used in any business, unless the auto is a private passenger auto.

This notice is for information purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners agency.

Thank you.