

01-0658-00
EMIL RUMMEL AGENCY INC
522 S MAIN ST
FRANKENMUTH MI 48734

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

HOME-OWNERS INSURANCE COMPANY

Agency phone: **989.652.6104**

01-02-2025

NORTHWOOD LAKE
CONDOMINIUM ASSOCIATION
4881 NORTHWOOD CIR
CASS CITY MI 48726-9030

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
Pay My Bill

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

Pay by Phone
1.800.288.8740

RE: Policy 44-129-444-03

Billing Account 016201852

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **989.652.6104**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

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

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

BUSINESSOWNERS POLICY DECLARATIONS

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003 (989) 652-6104

Endorsement Effective 12-20-2024

POLICY NUMBER 44-129-444-03

INSURED NORTHWOOD LAKE
CONDOMINIUM ASSOCIATION

Company Use 14-57-MI-0212

ADDRESS 4881 NORTHWOOD CIR
CASS CITY MI 48726-9030

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
12-20-2024	12-20-2025

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Condominium Association

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM				
EMPLOYEE DISHONESTY - ADDITIONAL LIMIT		\$485,000	\$375.81	
TERRORISM - CERTIFIED ACTS			\$268.65	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$2,789.46	
PRODUCTS - COMPLETED OPERATIONS AGGREGATE	\$1,000,000	Included	
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Medical Expense - Per Person	\$5,000	Included	
Personal Injury	Included	Included	
TENANTS FIRE LEGAL - ANY ONE FIRE	\$50,000	Included	
HIRED AUTO & NON-OWNED AUTO LIABILITY	\$1,000,000	\$21.06	
ASSOCIATION DIRECTORS & OFFICERS EACH OCCURRENCE	\$1,000,000	\$265.91	
ASSOCIATION DIRECTORS & OFFICERS AGGREGATE	\$1,000,000	Included	
TERRORISM - CERTIFIED ACTS		\$30.76	

Forms that apply to all locations:

54520 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (12-20)	54709 (04-10)	54098 (05-07)	54319 (04-20)	54867 (03-08)
54656 (08-91)	54088 (09-09)	64728 (02-14)	64776 (01-16)	64803 (01-18)
64855 (04-20)	64866 (12-20)	54254 (04-02)	54663 (01-03)	54617 (02-08)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
ARSON REWARD	\$7,500

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
BAILEES COVERAGE	\$5,000
	\$2,500 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$25,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$25,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$25,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$25,000
MECHANICAL BREAKDOWN	\$25,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$25,000
TRANSPORTATION	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$5,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$10,000
MONEY & SECURITIES INSIDE PREMISES	\$15,000
MONEY & SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$50,000
OUTDOOR PROPERTY	\$10,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
OUTDOOR SIGNS	\$5,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
REFRIGERATED PRODUCTS	\$10,000

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INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$10,000
VALUABLE PAPERS AND RECORDS	\$50,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

LOCATION 0001

Location: 4882-4884 Meadow Dr, Cass City, MI 48726-9029

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS		See Property Plus Declarations	\$1,084.23	
Tier: Standard				
TERRORISM - CERTIFIED ACTS SEE FORM(S) 59350, 59390, 54313				
Total Building Blanket Limit of Insurance		\$23,354,400		

Forms that apply to this location:

54661 (08-91) 54238 (12-01) 54369 (03-19) 54604 (07-88) BP0007 (01-90)
54244 (05-07) 54094 (11-19) 59350 (01-15) 54313 (09-19)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	\$871.01	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11) 54658 (04-07) 54659 (12-20) 54499 (04-13) 54500 (04-13)
54069 (08-00) 54340 (04-13) 54743 (08-00) 54750 (08-00) 54073 (08-00)
54226 (08-00) 54752 (08-00) 54064 (08-00) 54072 (04-14) 54067 (08-00)
54708 (01-07) 54062 (08-00) 54060 (02-06) 64804 (01-18) 54745 (08-00)
54066 (08-00) 54065 (08-00) 54749 (08-10) 54068 (08-00) 54063 (03-13)
54227 (08-00) 54341 (03-13) 54748 (08-00) 54228 (04-13) 54841 (03-17)

Occupied As: 4882-4884 MEADOW DR., CASS CITY MI

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0002

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,900	\$533.48	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4886-4888 VISTA DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0003

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 01-02-2025

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01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0020	\$10,000	Included		
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4860-4862 VALLEY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0004

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0020	\$10,000	Included		
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

HOME-OWNERS INS. CO.

Issued 01-02-2025

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01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4870-4872 VALLEY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0005

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4854-4856 OUTLOOD DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0006

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6093-6095 GOLFOVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0007

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

HOME-OWNERS INS. CO.

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Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6097-6099 GOLFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0008

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6083-6085 GOLFVIEW DR., CASS CITY MI

Secured Interested Parties: None

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0009

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6087-6089 GOLFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0010

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6107-6109 GOLFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0011

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Occupied As: 6115-6117 GOLFFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0012

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6119-6121 GOLFFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0013

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6132-6134 LAKEVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0014

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6136-6138 LAKEVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0015

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6145-6147 BEECHWOOD DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0016

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6150-6152 WOODSIDE DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0017

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6154-6156 WOODSIDE DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0018

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6128-6130 CREST DR., CASS CITY MI I

Secured Interested Parties: None

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0019

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6132-6134 CREST DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0020

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4858-4860 WOODVIEW LN., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0021

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Occupied As: 4862-4864 WOODVIEW LN., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0022

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4866-4868 WOODVIEW LN., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0023

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6115-6117 SUNSET RDG., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0024

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6119-6121 SUNSET RDG., CASS CITY MI I

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6130-6132 HIGHPOINT DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0026

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6101-6103 HIGHPOINT DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0027

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6102-6104 HIGHPOINT DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0028

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 6116-6118 HIGHPOINT DR., CASS CITY MI

Secured Interested Parties: None

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0029

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4870-4872 MISTY HILL DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0030

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4874-4876 MISTY HILL DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0031

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Occupied As: 4886-4888 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0032

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4890-4892 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0033

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4895-4897 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0034

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4891-4893 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0035

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4877-4879 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0036

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4885-4887 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0037

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4878-4880 VALLEY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0038

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard			Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4894-4896 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0039

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4883-4885 RIDGEWAY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0040

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4878-4880 MISTY HILL DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0041

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		Excluded See Form	Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard	\$10,000	See Form	Included Included	

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Occupied As: 4882-4884 VISTA DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0042

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4864-4866 VALLEY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER 44-129-444-03
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0043

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4877-4879 RIDGEWAY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0044

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4880-4882 RIDGEWAY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

LOCATION 0001 - BUILDING 0045

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4867-4869 RIDGEWAY DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER
Bill 44-129-444-03
14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0046

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET		\$507,700	\$533.34	
Special Coverage Form Deductible	\$10,000	Included		
Windstorm or Hail Flat Deductible	\$10,000	Included		
Adjusted Value Factor 0.0020				
BUSINESS INCOME AND EXTRA EXPENSE		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	
COVERAGE PACKAGE: PROPERTY PLUS			Included	
Tier: Standard				

Forms that apply to this building:

54965 (05-11)	54658 (04-07)	54659 (12-20)	54499 (04-13)	54500 (04-13)
54069 (08-00)	54340 (04-13)	54743 (08-00)	54750 (08-00)	54073 (08-00)
54226 (08-00)	54752 (08-00)	54064 (08-00)	54072 (04-14)	54067 (08-00)
54708 (01-07)	54062 (08-00)	54060 (02-06)	64804 (01-18)	54745 (08-00)
54066 (08-00)	54065 (08-00)	54749 (08-10)	54068 (08-00)	54063 (03-13)
54227 (08-00)	54341 (03-13)	54748 (08-00)	54228 (04-13)	54841 (03-17)

Occupied As: 4882-4884 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 06

Territory: 005 Tuscola County

Construction Year: 1992

	TERM	CHANGE
TOTAL POLICY PREMIUM	\$30,240.67	\$3,360.22 - Return

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Discount Applies for Affiliation with: CASS CITY CHAMBER OF COMMERCE

Merit Rating Discount of 15% Applies

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb(X) Comm Auto() WC() Life() Personal() Farm().

HOME-OWNERS INS. CO.

Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC
01-0658-00 MKT TERR 003

Company POLICY NUMBER **44-129-444-03**
Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE

Term 12-20-2024 to 12-20-2025

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