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

Agency phone: 989.652.6104

01-02-2025

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



LIFE . HOME . CAR . BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

HOME-OWNERS INSURANCE COMPANY

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 Phone 1.800.288.8740

Pay by Mail PO BOX 740312

AUTO-OWNERS INSURANCE CINCINNATI, OH 45274-0312

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.

Home-Owners

Issued 01-02-2025

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

POLICY NUMBER44-129-444-03
Company Use 14-57-MI-0212

INSURED NORTHWOOD LAKE

CONDOMINIUM ASSOCIATION

Company Bill 12:01 a.m 12:01

ADDRESS 4881 NORTHWOOD CIR

12:01 a.m. 12:01 a.m. 12-20-2024 12-20-2025

CASS CITY MI 48726-9030

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 TERRORISM - CERTIFIED ACTS		\$485,000	\$375.81 \$268.65	

BUSINESS LIABILITY PROTECTION

COVERAGE						LIMIT		CHANGE
AGGREGATE LIM	IT				\$2	,000,000	\$2,789	9.46
(Other than Prod	ucts - Completed C	Operations	s)					
PRODUCTS - COI	MPLETED OPERA	TIONS A	GGREGATE		\$1	,000,000	Inclu	ded
LIABILITY AND M	EDICAL EXPENSE				\$1	,000,000	Inclu	ded
Medical Expense	e - Per Person					\$5,000	Inclu	ded
Personal Injury					Included		Inclu	ded
TENANTS FIRE L	EGAL - ANY ONE I	FIRE			\$50,000		Inclu	ded
HIRED AUTO & N	OTUA DENWO-NC	LIABILIT	Υ		\$1,000,000		\$2	1.06
ASSOCIATION DI	RECTORS & OFFI	CERS EA	CH OCCURI	RENCE	\$1,000,000		\$265	5.91
ASSOCIATION DI	RECTORS & OFFI	CERS AG	GREGATE		\$1,000,000		Inclu	ded
TERRORISM - CE	RTIFIED ACTS						\$30	0.76
Forms that apply to a	all locations:							
54520 (07-12)		1-87)	BP0006	(01-87)	54961	(11-11)	BP0009	(01-87)
54679 (12-20)	54709 (0	4-10)	54098	(05-07)	54319	(04-20)	54867	(03-08)
54656 (08-91)	54088 (0	9-09)	64728	(02-14)	64776	(01-16)	64803	(01-18)
64855 (04-20)	64866 (1:	2-20)	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

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

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				

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

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)

LOCATI	ION 0001 - BU	JILDING 00	01						
COVERAGE				DEDUCTIBLE	LIMIT	-	PREMIUM	CHANGE	
_	BUILDING - GUARANTEED REPLACEMENT COST - BLANKET						\$507,700	\$533	3.34
	cial Coverage F	orm Deduc	tible		\$10,000		Included		
•	Istorm or Hail F				\$10,000		Included		
	sted Value Fac				Ψ.ο,οοο				
BUSIN	IESS INCOME	AND EXTR	A EXPENSE				Excluded		
	ATION OF COV		_	DLD.			See Form	Inclu	ded
	ROT, AND WE		,	,					
EQUIP	MENT BREAK	DOWN			\$10,000	9	See Form		1.01
COVE	RAGE PACKA	GE: PROPE	RTY PLUS					Inclu	ded
Tier: S	tandard								
				Γ					
Forms th	at apply to this	building:							
54965	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-13)
54069	(08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073	(08-00)
54226	(08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-00)
54708	(01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-00)
54066	(08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-13)
54227	(08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841	(03-17)

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

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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 app	ly to this	building:
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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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

	COV	ERAGE			DEDU	JCTIBLE	LIMIT		PREMIUM		CHANGE
Windstorm or Hail Flat Deductible					\$10,000		Included				
Adjuste	ed Value Fac	tor 0.0020									
BUSINE	SS INCOME	AND EXTR	A EXPENSE				E	Excluded			
LIMITAT	TON OF COV	/ERAGE FO	OR FUNGI, MC	DLD,			S	ee Form	Inclu	ıded	
DRY R	ROT, AND W	ET ROT									
EQUIPM	IENT BREAK	KDOWN				\$10,000	See Form		Included		
COVERA	AGE PACKA	GE: PROPE	ERTY PLUS						Inclu	ıded	
Tier: Sta	ındard										
orms that	t apply to this	building:									
	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-	13)
4069 ((08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073	(08-	00)
4226 ((08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-	00)
4708 ((01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-	00)
54066 ((08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-	13)
54227 ((08-00)	54341	(03-13)	547	48 (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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		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				

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

Construction: Frame, Non-Sprinklered

Protection Class: 06

POLICY NUMBER

44-129-444-03

14-57-MI-0212

NORTHWOOD LAKE 16111 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 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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

POLICY NUMBER

Company

Bill

44-129-444-03

14-57-MI-0212

EMIL RUMMEL AGENCY INC AGENCY

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0006 DEDUCTIBLE PREMIUM COVERAGE LIMIT **CHANGE** BUILDING - GUARANTEED REPLACEMENT COST -\$507,700 \$533.34 **BLANKET** 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, See Form Included DRY ROT, AND WET ROT **EQUIPMENT BREAKDOWN** \$10,000 See Form Included COVERAGE PACKAGE: PROPERTY PLUS Included Tier: Standard Forms that apply to this building: (05-11) 54658 (04-07) 54659 (12-20)54499 (04-13)54500 (04-13)54965 (08-00) 54069 (08-00)54340 (04-13)54743 (08-00)54750 54073 (08 - 00)54752 54226 (08-00) (08-00) 54072 (04-14)(08-00)54064 (08-00)54067 54062 54708 64804 (01-18)(08-00)(01-07)(08-00)54060 (02 - 06)54745 (08-10) 54066 (08-00)54065 (08-00) 54068 (08-00)54063 (03-13)54749

(08-00)

54228

(04-13)

54841

(03-17)

54341 Occupied As: 6093-6095 GOLFVIEW DR., CASS CITY MI

Secured Interested Parties: None

Rating Information

54227

Occupancy: 2 Unit Condominium

(08-00)

Class Code: 65143 Construction: Frame, Non-Sprinklered

54748

Program: Premier Condominium Protection Class: 06

(03-13)

Territory: 005 Tuscola County Liability Rate Number: 00 Burglary Rate Group: 00 Construction Year: 1992

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		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	1

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003 Bill 14-57-MI-0212

Company

POLICY NUMBER

44-129-444-03

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

	COV	ERAGE			DEDUCTIBLE	LIMIT	г	PREMIUM		CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Standard							Inclu	ıded		
	nat apply to th	•								
54965	(05-11)	54658	(04-07)	546	559 (12-20)	54499	(04-13)	54500	(04-1	13)
54069	(08-00)	54340	(04-13)	547	(43 (08-00)	54750	(08-00)	54073	(08-0	00)
54226	(08-00)	54752	(08-00)	540	(08-00)	54072	(04-14)	54067	(08-0	00)
54708	(01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-0	00)
54066	(08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-2	13)
54227	(08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841	(03-2	17)

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 Construction Year: 1992

LOCATION 0001 - BUILDING 0008

	COVE	RAGE			DEDUCTIBL	E LIMI	т	PREMIUM	CHANGE
_	ING - GUARAN NKET	NTEED REF	PLACEMENT (COST -			\$507,700	\$533.	.34
Spec	cial Coverage F	orm Deduc	tible		\$10,00	0	Included		
Windstorm or Hail Flat Deductible					\$10,00	0	Included		
Adjusted Value Factor 0.0020									
BUSINESS INCOME AND EXTRA EXPENSE							Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD,				DLD,			See Form	Includ	led
	ROT, AND WE								
•	MENT BREAK				\$10,00	00	See Form	Includ	
	RAGE PACKA	GE: PROPE	ERTY PLUS					Includ	led
Tier: S	tandard								
Forms th	nat apply to this	huilding:							
54965	(05-11)	54658	(04-07)	546	59 (12-20) 54499	(04-13)	54500	(04-13)
54069	(08-00)	54340	(04-13)	547	,				(08-00)
54226	(08-00)	54752	(08-00)	540	64 (08-00	54072	(04-14)	54067	(08-00)
54708	(01-07)	54062	(08-00)	540	,				(08-00)
54066	(08-00)	54065	(08-00)	547	,		, ,		(03-13)
54227	(08-00)	54341	(03-13)	547	48 (08-00	54228	(04-13)	54841	(03-17)

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

Secured Interested Parties: None

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

Bill 14-57-MI-0212

Company

POLICY NUMBER

44-129-444-03

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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				

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 Construction Year: 1992

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		

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

HOME-OWNERS INS. CO. Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

COVERAGE					DUCTIBLE	LIMIT			PREMIUM		CHANGE
Adjusted Value Factor 0.0020											
BUSINESS INCOME AND EXTRA EXPENSE							Е	Excluded			
LIMITATION OF COVERAGE FOR FUNGI, MOLD,							S	ee Form	Inc	cluded	
DRY ROT, AND WET ROT											
EQUIPMENT BREAKDOWN					\$10,000	See Form		ee Form	Included		
COVERAGE PACKAGE: PROPERTY PLUS									Inc	cluded	
Tier: Standard											
Forms that apply to this build	ling:										
54965 (05-11) 54	1658	(04-07)	546	59	(12-20)	5449	9	(04-13)	54500	(04	4-13)
54069 (08-00) 54	1340	(04-13)	547	43	(08-00)	5475	0	(08-00)	54073	(08	8-00)
54226 (08-00) 54	1752	(08-00)	540	64	(08-00)	5407	2	(04-14)	54067	(08	8-00)
54708 (01-07) 54	1062	(08-00)	540	60	(02-06)	6480	4	(01-18)	54745	(08	3-00)
54066 (08-00) 54	1065	(08-00)	547	49	(08-10)	5406	8	(08-00)	54063	(03	3-13)
54227 (08-00) 54	1341	(03-13)	547	48	(08-00)	5422	8	(04-13)	54841	. (0:	3-17)

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

LOCATI	LOCATION 0001 - BUILDING 0011										
	COVERAGE					BLE	LIMIT		PREMIUM		CHANGE
BUILDING - GUARANTEED REPLACEMENT COST - BLANKET							9	507,700	\$53	3.34	
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							E	Excluded			
LIMITATION OF COVERAGE FOR FUNGI, MOLD,				OLD,			S	ee Form	Inclu	Included	
	ROT, AND WE						_	_			
_	PMENT BREAK				\$10	,000	See Form		Inclu		
	RAGE PACKA	GE: PROPE	RTY PLUS						Inclu	ided	
Tier: S	tandard									ļ	
Forms th	nat apply to this	building:			1	•		'		•	
54965	(05-11)	54658	(04-07)	546	59 (12-2	20)	54499	(04-13)	54500	(04	-13)
54069	(08-00)	54340	(04-13)	547	43 (08-0	00)	54750	(08-00)	54073	(08	-00)
54226	(08-00)	54752	(08-00)	540	64 (08-0	00)	54072	(04-14)	54067	(08	-00)
54708	(01-07)	54062	(08-00)	540	60 (02-0	06)	64804	(01-18)	54745	(08	-00)
54066	(08-00)	54065	(08-00)	547	49 (08-3	LO)	54068	(08-00)	54063	(03	-13)
54227	(08-00)	54341	(03-13)	547	48 (08-0	00)	54228	(04-13)	54841	(03-	-17)

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

Bill 14-57-MI-0212

Company

POLICY NUMBER

44-129-444-03

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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:

F4060 (00 00)	8-00)
54069 (08-00) 54340 (04-13) 54743 (08-00) 54750 (08-00) 54073 (0	
54226 (08-00) 54752 (08-00) 54064 (08-00) 54072 (04-14) 54067 (0	18-00)
54708 (01-07) 54062 (08-00) 54060 (02-06) 64804 (01-18) 54745 (0	8-00)
54066 (08-00) 54065 (08-00) 54749 (08-10) 54068 (08-00) 54063 (0	3-13)
54227 (08-00) 54341 (03-13) 54748 (08-00) 54228 (04-13) 54841 (0	13-17)

Occupied As: 6119-6121 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

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

LOCATION 0001 - BUILDING 0013

	T			
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,		See Form	Included	
DRY ROT, AND WET ROT				
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) 546	559 (12-20)	54499 (04-13) 54500 (04	1-13)
54069 (08-00) 54340 (04-13) 547	743 (08-00)	54750 (08-00) 54073 (08	3-00)
54226 (08-00) 54752 (08-00) 540	064 (08-00)	54072 (04-14) 54067 (08	3-00)
54708 (01-07) 54062 (08-00) 540	060 (02-06)	64804 (01-18	54745 (08	3-00)

(08-10)

(08-00)

54068

54228

(08 - 00)

(04-13)

54063

54841

(03-13)

(03-17)

54341 Occupied As: 6132-6134 LAKEVIEW DR., CASS CITY MI

54065

(08-00)

(03-13)

Secured Interested Parties: None

(08-00)

(08-00)

Rating Information

54066

54227

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

54749

54748

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 Construction Year: 1992

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		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	

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

Bill 14-57-MI-0212

Company

POLICY NUMBER

44-129-444-03

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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	o 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

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

HOME-OWNERS INS. CO. Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

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 Adjusted Value Factor 0.0020	\$10,000	Included		
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				

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

AGENCY EMIL RUMMEL AGENCY INC

Company **POLICY NUMBER** 44-129-444-03 01-0658-00 MKT TERR 003 Bill 14-57-MI-0212

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

	COV	ERAGE		D	EDUCTIBLE	LIMIT		PREMIUM	CHANGE
	RAGE PACKA	AGE: PROPE	ERTY PLUS					Inclu	ded
	nat apply to thi	-							·
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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Construction Year: 1992 Burglary Rate Group: 00

LOCATION 0001 - BUILDING 0018

LOCATI	ON 0001 - B	DILDING 00	10							
	COVE	ERAGE			DEDUCTIBLE	LIMIT	-	PREMIUM	CHANGE	
	ING - GUARAI NKET	NTEED REF	PLACEMENT (COST -		:	\$507,700	\$533.3	4	
Spec	ial Coverage F	orm Deduc	tible		\$10,000		Included			
Wind	storm or Hail F	lat Deductik	ole		\$10,000		Included			
Adjus	sted Value Fac	tor 0.0020								
BUSIN	ESS INCOME	AND EXTR	A EXPENSE				Excluded			
	TION OF CO		OR FUNGI, MC	DLD,		9	See Form	Include	d	
DRY ROT, AND WET ROT										
EQUIP	MENT BREAK	(DOWN			\$10,000	9	See Form Included			
COVER	RAGE PACKA	GE: PROPE	RTY PLUS				ļ	Include	d	
Tier: St	tandard									
Forms th	at apply to this	building:								
54965	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500 (0	04-13)	
54069	(08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073 (0	08-00)	
54226	(08-00)	54752	(08-00)	540	, ,	54072	(04-14)	,	08-00)	
54708	(01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745 ((08-00)	
54066	(08-00)	54065	(08-00)	547	, ,	54068	(08-00)	•	03-13)	
54227	(08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841 (()3-17)	

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

Secured Interested Parties: None

EMIL RUMMEL AGENCY INC AGENCY

01-0658-00 MKT TERR 003

14-57-MI-0212 INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

(01-18)

54068 (08-00)

54228 (04-13)

64804

(08 - 00)

(03-13)

(03-17)

54745

54063

54841

44-129-444-03

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Construction Year: 1992 Burglary Rate Group: 00

LOCATION 0001 - BUILDING 0019

COVERAGE		DEDUCTIBLE	LIMIT		PREMIUM	CHANGE
BUILDING - GUARANTEED REPL BLANKET	ACEMENT COST -		9	5507,700	\$533.	34
Special Coverage Form Deductil	ole	\$10,000		Included		
Windstorm or Hail Flat Deductible	9	\$10,000		Included		
Adjusted Value Factor 0.0020						
BUSINESS INCOME AND EXTRA	EXPENSE		E	Excluded		
LIMITATION OF COVERAGE FOR		S	ee Form	Includ	ed	
DRY ROT, AND WET ROT						
EQUIPMENT BREAKDOWN		\$10,000	S	ee Form	Includ	ed
COVERAGE PACKAGE: PROPER	RTY PLUS				Includ	ed
Tier: Standard					P	
Forms that apply to this building:						
	(04-07) 546	559 (12-20)	54499	(04-13)	54500	(04-13)
54069 (08-00) 54340	(04-13) 547	(43 (08-00)	54750	(08-00)	54073	(08-00)
54226 (08-00) 54752	(08-00) 540	(08-00)	54072	(04-14)	54067	(08-00)

(02 - 06)

(08-10)

(08-00)

54341 (03-13) 54748 (08-00) 54227 Occupied As: 6132-6134 CREST DR., CASS CITY MI

54062

(08 - 00)

54065 (08-00)

Secured Interested Parties: None

Rating Information

54708

54066

Occupancy: 2 Unit Condominium

(01-07)

(08-00)

Class Code: 65143 Construction: Frame, Non-Sprinklered

54060

54749

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Construction Year: 1992 Burglary Rate Group: 00

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		

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

HOME-OWNERS INS. CO. Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

CO	/ERAGE			DEDUCTIBLE	LIMIT		PREMIUM	CHANGE	
Adjusted Value Fa	actor 0.0020								
BUSINESS INCOM	E AND EXTR	A EXPENSE			ı	Excluded			
LIMITATION OF CO	OVERAGE FO	OR FUNGI, MO	DLD,		5	See Form	Inclu	ıded	
DRY ROT, AND V	VET ROT		-			See I ellin			
EQUIPMENT BREA	AKDOWN			\$10,000	9	See Form	Inclu	ıded	
COVERAGE PACKAGE: PROPERTY PLUS							Inclu	ıded	
Tier: Standard									
Forms that apply to th	is building:								
54965 (05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-13)	
54069 (08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073	(08-00)	
54226 (08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-00)	
54708 (01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-00)	
54066 (08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-13)	
54227 (08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841	(03-17)	

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

Secured Interested Parties: None

Rating Information

54227 (08-00)

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

54341 (03-13)

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

LOCAT	ION 0001 - B	UILDING 00	21								
	COV	ERAGE			DEDUCTI	BLE	LIMIT	-	PREMIUM		CHANGE
_	ING - GUARA NKET	NTEED REF	PLACEMENT	COST -			Š	\$507,700	\$53	3.34	
Spe	cial Coverage I	Form Deduc	tible		\$10	,000		Included			
Wind	dstorm or Hail I	Flat Deductik	ole		\$10	,000		Included			
Adju	sted Value Fac	ctor 0.0020									
BUSIN	NESS INCOME	AND FXTR	A EXPENSE				ı	Excluded			
	LIMITATION OF COVERAGE FOR FUNGI, MOLD,							See Form	Inclu	ıded	
	DRY ROT, AND WET ROT										
EQUIF	PMENT BREAK	KDOWN			\$10	,000	5	See Form	Inclu	ıded	
COVE	RAGE PACKA	GE: PROPE	RTY PLUS						Inclu	ıded	
Tier: S	standard										
Forms th	nat apply to this	s building:									
54965	(05-11)	54658	(04-07)	546	59 (12-	20)	54499	(04-13)	54500	(04-	13)
54069	(08-00)	54340	(04-13)	547	43 (08-	00)	54750	(08-00)	54073	(08-	00)
54226	(08-00)	54752	(08-00)	540	64 (08-	00)	54072	(04-14)	54067	(08-	00)
54708	(01-07)	54062	(08-00)	540	60 (02-	06)	64804	(01-18)	54745	(08-	00)
54066	(08-00)	54065	(08-00)	547	49 (08-	10)	54068	(08-00)	54063	(03-	13)

54748 (08-00)

54228 (04-13)

54841 (03-17)

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

LOCATION 0001 - BUILDING 0023

	COVE	RAGE			DEI	DUCTIBLE		LIMIT		F	PREMIUM	ı	CHANGE
_	ING - GUARAN NKET	NTEED REF	PLACEMENT	COST -					\$507,700		\$53	3.34	
	cial Coverage F	orm Deduc	tible			\$10,000			Included				
•	dstorm or Hail F					\$10,000			Included				
Adju	sted Value Fac	tor 0.0020											
BUSIN	NESS INCOME	AND EXTR	A EXPENSE					ı	Excluded				
	ATION OF COV		OR FUNGI, MO	DLD,				9	See Form		Incl	uded	
	ROT, AND WE					¢10.000		_			11-		
•	PMENT BREAK					\$10,000		3	See Form			uded	
	RAGE PACKA	JE: PROPE	ERTY PLUS								inci	uded	
	otariuaru ———————————————————————————————————												
Forms th	nat apply to this	huilding:											
54965	(05-11)	54658	(04-07)	546	59	(12-20)	54	499	(04-13)	54500	(04	13)
54069	(08-00)	54340	(04-13)	547		(08-00)	_	750	(08-00	,	54073		3-00)
5/226	(00 00)	E47E2	(00 00)	E40	61	(00 00)	E /	072	(04 14	\	E4067	100	00)

3±303	(03-11)	24020	(04-07)	24022	(12-20)	34433	(04-13)	24200	(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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		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	

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

Company

Bill

POLICY NUMBER

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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	app	ly to	this	building:
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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

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

HOME-OWNERS INS. CO. Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

LOCATION 0001 - BUILDING 0026 COVERAGE

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		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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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,		See Form	Included	
DRY ROT, AND WET ROT				
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

	COV	ERAGE		D	EDUCTIBLE	LIMIT		PREMIUM	CHANGE
	RAGE PACKA tandard	AGE: PROPE	ERTY PLUS					Inclu	ided
Forms th	nat apply to this	s 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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

LOCATION 0001 - BUILDING 0028

	COVE	ERAGE			DEDUCTIBLE	LIMIT		PREMIUM	CHANGE			
BUILDI BLAN	ING - GUARAN	NTEED REF	PLACEMENT	COST -		:	\$507,700	\$533	.34			
	ial Coverage F	orm Deduc	tible		\$10,000		Included					
	storm or Hail F				\$10,000		Included					
	sted Value Fac		JIC .		\$10,000		included					
BUSIN	ESS INCOME	AND EXTR	A EXPENSE				Excluded					
LIMITATION OF COVERAGE FOR FUNGI, MOLD,						9	See Form	Includ	led			
	ROT, AND WE						_					
•	MENT BREAK				\$10,000		See Form	Includ				
	RAGE PACKA	GE: PROPE	ERTY PLUS			 	}	Includ	led			
Tier: St	tandard											
						•	'		•			
Forms the	at apply to this	building:										
54965	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-13)			
54069	(08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073	(08-00)			
54226	(08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-00)			
54708	(01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-00)			
54066	(08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-13)			
54227	(08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841	(03-17)			

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

Secured Interested Parties: None

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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				

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		

AGENCY EMIL RUMMEL AGENCY INC

INSURED NORTHWOOD LAKE

01-0658-00 MKT TERR 003

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

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

	COV	ERAGE			DE	DUCTIBLE	LI	МІТ		PREMIUN	1	CHANGE
Adju	sted Value Fac	ctor 0.0020										
BUSIN	BUSINESS INCOME AND EXTRA EXPENSE								Excluded			
LIMITA	LIMITATION OF COVERAGE FOR FUNGI, MOLD,							S	See Form	Inc	uded	
DRY ROT, AND WET ROT												
EQUIPMENT BREAKDOWN						\$10,000		S	See Form	Inc	uded	
COVERAGE PACKAGE: PROPERTY PLUS										Inc	uded	
Tier: Standard												
Forms th	nat apply to this	s building:										
54965	(05-11)	54658	(04-07)	546	59	(12-20)	5449	99	(04-13)	54500	(04	13)
54069	(08-00)	54340	(04-13)	547	43	(08-00)	5475	50	(08-00)	54073	(08	3 – 0 0)
54226	(08-00)	54752	(08-00)	540	64	(08-00)	540	72	(04-14)	54067	(08	3 – 0 0)
54708	(01-07)	54062	(08-00)	540	60	(02-06)	6480)4	(01-18)	54745	(08	3 – 00)
54066	(08-00)	54065	(08-00)	547	49	(08-10)	5406	58	(08-00)	54063	(03	3-13)
54227	(08-00)	54341	(03-13)	547	48	(08-00)	5422	28	(04-13)	54841	(03	3-17)

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

LOCATI	LOCATION 0001 - BUILDING 0031											
	COVE	ERAGE			DEDUCTIB	LE LIM	IIT	PREMIUM		CHANGE		
_	ING - GUARAN NKET	NTEED REF	PLACEMENT	COST -			\$507,700	\$53	3.34			
Spec	cial Coverage F	orm Deduc	tible		\$10,0	000	Included	ı l				
	dstorm or Hail F				\$10,0	00	Included	1				
Adju	sted Value Fac	tor 0.0020										
BUSIN	IESS INCOME	AND EXTR	A EXPENSE				Excluded	i				
LIMITA	LIMITATION OF COVERAGE FOR FUNGI, MOLD,						See Form		ıded			
DRY	ROT, AND WE	ET ROT										
_	MENT BREAK				\$10,0	000	See Form		ıded			
	RAGE PACKA	GE: PROPE	RTY PLUS					Inclu	ıded			
Tier: S	tandard											
Forms th	nat apply to this	buildina:				•			•			
54965	(05-11)	54658	(04-07)	546	59 (12-2	5449	9 (04-1	3) 54500	(04-	-13)		
54069	(08-00)	54340	(04-13)	547	43 (08-0	5475	0-80)	0) 54073	(08-	-00)		
54226	(08-00)	54752	(08-00)	540	64 (08-0	5407	2 (04-1	4) 54067	(08-	-00)		
54708	(01-07)	54062	(08-00)	540	60 (02-0	6480	4 (01-1	8) 54745	(08-	-00)		
54066	(08-00)	54065	(08-00)	547	•	•	3 (08-0	•	(03-	*		
54227	(08-00)	54341	(03-13)	547	48 (08-0	5422	3 (04-1	3) 54841	(03-	-17)		

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

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

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

LOCATION 0001 - BUILDING 0033

COV		DEDU	CTIBLE	LIMIT	Г	PREMIUM	CHANGE		
BUILDING - GUARA BLANKET	COST -				\$507,700	\$53	3.34		
Special Coverage		\$10,000		Included					
Windstorm or Hail		\$10,000		Included					
Adjusted Value Fa									
BUSINESS INCOMI					Excluded				
LIMITATION OF COVERAGE FOR FUNGI, MOLD,							See Form	Inclu	ıded
DRY ROT, AND W EQUIPMENT BREA					\$10,000		See Form Included		
COVERAGE PACK		ERTY PLUS			ψ10,000	•	JCC I OIIII		ıded
Tier: Standard									
Forms that apply to th	is building:								
54965 (05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-13)
54069 (08-00)	54340	(04-13)	547		08-00)	54750	(08-00)	54073	(08-00)
54226 (08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-00)
54708 (01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-00)

(08-10)

(08-00)

54068

54228

(08-00)

(04-13)

54063

54841

(03-13)

(03-17)

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

54341 (03-13)

(08-00)

54065

Secured Interested Parties: None

Rating Information

54066

54227

Occupancy: 2 Unit Condominium

(08-00)

(08-00)

Class Code: 65143 Construction: Frame, Non-Sprinklered

54749

54748

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		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	

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

Company **F** Bill

POLICY NUMBER

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 Adjusted Value Factor 0.0020	\$10,000	Included		
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	v 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

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

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 Adjusted Value Factor 0.0020	\$10,000	Included		
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: 4885-4887 W NORTHWOOD CIR., CASS CITY MI

Secured Interested Parties: None

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT		See Form	Included	
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included	

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

HOME-OWNERS INS. CO. Issued 01-02-2025

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

	COV	ERAGE			DEDUCTIBLE	LIMIT	•	PREMIUM	CHANG
COVERAGE Tier: Stand		GE: PROPE	ERTY PLUS					Inclu	ıded
Forms that a	apply to this	s building:							
54965 (0	05-11)	54658	(04-07)	5465	59 (12-20)	54499	(04-13)	54500	(04-13)
54069 (0	08-00)	54340	(04-13)	5474	13 (08-00)	54750	(08-00)	54073	(08-00)
54226 (0	08-00)	54752	(08-00)	5406	(08-00)	54072	(04-14)	54067	(08-00)
54708 (0	01-07)	54062	(08-00)	5406	50 (02-06)	64804	(01-18)	54745	(08-00)
54066 (0	08-00)	54065	(08-00)	5474	19 (08-10)	54068	(08-00)	54063	(03-13)
54227 (0	08-00)	54341	(03-13)	5474	18 (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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

LOCATION 0001 - BUILDING 0038

	COVE	ERAGE			DEDUCTIBLE	LIMIT		PREMIUM	CHANGE	
_	BUILDING - GUARANTEED REPLACEMENT COST - BLANKET					:	\$507,700	\$533	.34	
	ial Coverage F	orm Deduc	tible		\$10,000		Included			
	storm or Hail F				\$10,000		Included			
	sted Value Fac		JIC .		\$10,000		included			
BUSINESS INCOME AND EXTRA EXPENSE							Excluded			
LIMITATION OF COVERAGE FOR FUNGI, MOLD,						9	See Form	Includ	led	
	DRY ROT, AND WET ROT						_			
•	MENT BREAK				\$10,000		See Form	Includ		
	RAGE PACKA	GE: PROPE	ERTY PLUS			 	}	Includ	led	
Tier: St	tandard									
						•	'		•	
Forms the	at apply to this	building:								
54965	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500	(04-13)	
54069	(08-00)	54340	(04-13)	547	43 (08-00)	54750	(08-00)	54073	(08-00)	
54226	(08-00)	54752	(08-00)	540	64 (08-00)	54072	(04-14)	54067	(08-00)	
54708	(01-07)	54062	(08-00)	540	60 (02-06)	64804	(01-18)	54745	(08-00)	
54066	(08-00)	54065	(08-00)	547	49 (08-10)	54068	(08-00)	54063	(03-13)	
54227	(08-00)	54341	(03-13)	547	48 (08-00)	54228	(04-13)	54841	(03-17)	

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

Secured Interested Parties: None

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

Rating Information

Occupancy: 2 Unit Condominium

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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				

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County
Burglary Rate Group: 00 Construction Year: 1992

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		

EMIL RUMMEL AGENCY INC AGENCY

01-0658-00 MKT TERR 003

Bill 14-57-MI-0212 INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

POLICY NUMBER

44-129-444-03

					1					
	COV		DEC	DUCTIBLE	LIMIT	-	PREMIUM	CHANGE		
Adjusted Value Factor 0.0020										
BUSINESS INCOME AND EXTRA EXPENSE								Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD,							9	See Form	Inclu	ided
DRY ROT, AND WET ROT										
EQUIPMENT BREAKDOWN						\$10,000	9	See Form	Inclu	ided
COVERAGE PACKAGE: PROPERTY PLUS								Inclu	ided	
Tier: S	tandard									
						•		•		
	nat apply to thi	•								
54965	(05-11)	54658	(04-07)	546	59	(12-20)	54499	(04-13)	54500	(04-13)
54069	(08-00)	54340	(04-13)	547	43	(08-00)	54750	(08-00)	54073	(08-00)
54226	(08-00)	54752	(08-00)	540	64	(08-00)	54072	(04-14)	54067	(08-00)
54708	(01-07)	54062	(08-00)	540	60	(02-06)	64804	(01-18)	54745	(08-00)
54066	(08-00)	54065	(08-00)	547	49	(08-10)	54068	(08-00)	54063	(03-13)
54227	(08-00)	54341	(03-13)	547	48	(08-00)	54228	(04-13)	54841	(03-17)

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

Secured Interested Parties: None

Rating Information

54066 (08-00)

(08-00)

54227

Occupancy: 2 Unit Condominium

LOCATION 0001 - BUILDING 0041

Class Code: 65143 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

54065 (08-00)

54341 (03-13)

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 Construction Year: 1992

ECCATION 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		Excluded								
LIMITATION OF COVERAGE FOR FUNGI, MOLD,		See Form	Included							
DRY ROT, AND WET ROT										
EQUIPMENT BREAKDOWN	\$10,000	See Form	Included							
COVERAGE PACKAGE: PROPERTY PLUS			Included							
Tier: Standard			1							
Forms that apply to this building:										
54965 (05-11) 54658 (04-07) 546	559 (12-20)	54499 (04-13) 54500 (04	1-13)						
	743 (08-00)	54750 (08-00	,	3-00)						
54226 (08-00) 54752 (08-00) 540	064 (08-00)	54072 (04-14) 54067 (08	3-00)						
54708 (01-07) 54062 (08-00) 540	060 (02-06)	64804 (01-18) 54745 (08	3 – 0 0)						

54749 (08-10)

(08-00)

54748

54068 (08-00)

54228 (04-13)

54063

54841

(03-13)

(03-17)

AGENCY EMIL RUMMEL AGENCY INC

INSURED NORTHWOOD LAKE

POLICY NUMBER 01-0658-00 MKT TERR 003 Bill 14-57-MI-0212

Company

44-129-444-03

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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 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 Adjusted Value Factor 0.0020	\$10,000	Included		
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

EMIL RUMMEL AGENCY INC AGENCY

01-0658-00 MKT TERR 003

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

LOCATION 0001 - BUILDING 0043 **DEDUCTIBLE COVERAGE** LIMIT **PREMIUM CHANGE BUILDING - GUARANTEED REPLACEMENT COST -**\$507,700 \$533.34 **BLANKET** 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, See Form Included DRY ROT, AND WET ROT \$10,000 **EQUIPMENT BREAKDOWN** Included See Form 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 Construction: Frame, Non-Sprinklered

Program: Premier Condominium Protection Class: 06

Liability Rate Number: 00 Territory: 005 Tuscola County Burglary Rate Group: 00 Construction Year: 1992

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		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				

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

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) 54340 (04-13) 54069 (08-00) 54743 (08-00) 54750 (08-00) 54073 (08-00) 54752 (08-00) 54226 (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)

54748 (08-00)

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

54341 (03-13)

Secured Interested Parties: None

Rating Information

54227 (08-00)

Occupancy: 2 Unit Condominium

Class Code: 65143

Program: Premier Condominium

Liability Rate Number: 00 Burglary Rate Group: 00 Construction: Frame, Non-Sprinklered

54228 (04-13)

Protection Class: 06

Territory: 005 Tuscola County Construction Year: 1992

Company

Bill

POLICY NUMBER

54841 (03-17)

44-129-444-03

14-57-MI-0212

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 Adjusted Value Factor 0.0020	\$10,000	Included		
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	5

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

EMIL RUMMEL AGENCY INC AGENCY

01-0658-00 MKT TERR 003

Bill

INSURED NORTHWOOD LAKE Term 12-20-2024 to 12-20-2025

Company

POLICY NUMBER

44-129-444-03

14-57-MI-0212

LOCATION 0001 - BUILDING 0046									
	COVE	ERAGE			DEDUCTIBLE	LIMIT		PREMIUM	CHANGE
	ING - GUARAI NKET	NTEED REF	PLACEMENT	COST -		:	\$507,700	\$533.3	4
Spec	cial Coverage F	orm Deduc	tible		\$10,000		Included		
	dstorm or Hail F sted Value Fac		ole		\$10,000		Included		
BUSIN	IESS INCOME	AND EXTR	A EXPENSE				Excluded		
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT						S	See Form	Include	d
EQUIF	MENT BREAK	(DOWN			\$10,000	9	See Form	Include	d
COVE	RAGE PACKA	GE: PROPE	RTY PLUS					Include	d
Tier: Standard									
Forms th	Forms that apply to this building:								
54965	(05-11)	54658	(04-07)	546	59 (12-20)	54499	(04-13)	54500 (04-13)
54069	(08-00)	54340	(04-13)	547	- (,	54750	(08-00)	(08-00)
54226	(08-00)	54752	(08-00)	540	, ,	54072	(04-14)	,	08-00)
54708	(01-07)	54062	(08-00)	540	,	64804	(01-18)	·	08-00)
54066	(08-00)	54065	(08-00)	547	, ,	54068	(08-00)	·	03-13)
54227	(08-00)	54341	(03-13)	547	(48 (08-00)	54228	(04-13)	54841 (03-17)

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

Secured Interested Parties: None

Rating Information

Class Code: 65143

Occupancy: 2 Unit Condominium

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().

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HOME-OWNERS INS. CO. Issued 01-02-2025

Company

Bill

POLICY NUMBER

44-129-444-03

14-57-MI-0212

AGENCY EMIL RUMMEL AGENCY INC

01-0658-00 MKT TERR 003

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.