

Auto-Owners

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17560 (10-09)
Issued 07-20-2012INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999HOMEOWNERS POLICY DECLARATIONS
GROUP PROGRAM
Renewal Effective 08-27-2012AGENCY FINANCIAL INSURANCE BROKERS INC
04-0409-00 Mkt Terr 012 (847) 548-5800

POLICY NUMBER 48-530-896-02

INSURED HAROLD C FOTRE
JOANNE E FOTRE

Company Use 07-98-IL-1008

ADDRESS 3412 STRETCH RUN RD
GRAYSLAKE IL 60030-9639Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
08-27-2012	08-27-2013

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

TOTAL POLICY PREMIUM	TERM
PAID IN FULL DISCOUNT	\$125.00
TOTAL POLICY PREMIUM IF PAID IN FULL	-6.25
	\$118.75

The Paid In Full Discount is based on favorable loss experience for the collective group of policyholders who choose to pay their premiums in full directly to the company.

LOCATION 001

PREMIER HOMEOWNERS POLICY FORM 6

Location: 1505 CENTRAL UNIT 305A ARLINGTON HTS IL 60006

PROPERTY AND PERSONAL LIABILITY PROTECTION COVERAGES

LIMITS

PREMIUM

A Dwelling	\$25,240	Included
C Personal Property	26,600	Included
D Additional Living Expense and Loss of Rents	11,970	Included
E Personal Liability (each occurrence)	300,000	Included
F Medical Payments (each person)	5,000	Included

Section I Deductible
\$500 - All Peril Deductible

COVERAGES INCLUDED IN YOUR POLICY

Personal Property Replacement Cost		Included
Ordinance Or Law Coverage	2,524	Included
Accidental Death Benefit	10,000	Included
Property Coverage Limitation for Fungi, Wet Rot, Dry Rot and Bacteria resulting from a covered cause of loss	10,000	Included
Credit and Fund Transfer Card Coverage	1,000	Included
Loss Assessment Coverage	2,500	Included
Fire Department Charges	500	Included

ADDITIONAL COVERAGES THAT APPLY

Condo-Owners Plus	
Mortgage Extra Expense Coverage	
\$500 Deductible Applies	
Refrigerated Products Coverage	
\$250 Deductible Applies	
Glass Breakage	
\$250 Deductible Applies	
Water Seepage or Leakage	\$50,000
\$500 Deductible Applies	
Water Backup Of Sewers Or Drains	5,000
\$500 Deductible Applies	

TOTAL PREMIUM BEFORE ADJUSTMENTS

\$341.00

PREMIUM ADJUSTMENTS THAT APPLY

Section I Deductible
\$500 - All Peril Deductible

AUTO-OWNERS INS. CO.

 AGENT FINANCIAL INSURANCE BROKERS INC
 04-0409-00 Mkt Terr 012

 Company POLICY NUMBER 48-530-896-02
 Bill Company Use 07-98-11-1008

NAME HAROLD C FOTRE

Term 08-27-2012 to 08-27-2013

Home/Auto Multi-Policy Discount
 Home/Umbrella Multi-Policy Discount
 Age of Insured Discount - Policy Term Age 82
 Seasonal Home Discount
 Protective Devices Discount
 Paid In Full Discount is available
 Claim Free Discount
 Location Minimum Premium applies
 Insurance Score

TOTAL ADJUSTMENTS

\$216.00-

RATING INFORMATION

Adjusted Value Factor: 1.030
 Construction: Masonry
 # Units: 100
 Territory: 31
 Occupancy: Seasonal
 Year Built: 1970

Rated Protection Class: 2
 Hydrant: Within 1,000 Feet
 Fire Dept: Within 5 Miles
 Location: Inside City Limits
 Responding Fire Dept:
 ARLINGTON HEIGHTS
 No Solid Fuel Heating and No Fireplace

County: 16
 Cook
 Insurance Score: X924

FORMS THAT APPLY TO THIS LOCATION: 17906 (02-96) 57006 (03-07) 17618 (02-96)
 17529 (08-11) 17908 (07-11) 17555 (07-01) 17596 (08-11)

SECURED INTERESTED PARTIES: None

FORMS THAT APPLY TO ALL LOCATIONS: 17791 (05-03) 17386 (02-96) 17378 (11-03)
 57425 (06-11) 57023 (02-07) 17379 (02-96) 17761 (06-05) 17447 (03-97)

Discount Applies For Affiliation With: MATURE INSURED GROUP

TOTAL POLICY PREMIUM

\$125.00