

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO Box 30660 • Lansing, MI 48909-8160
517.323.1200

09-02-2021

Auto-Owners Insurance Company

SENSIBLE
1234 TEST AVE
SAN FRANCISCO CA 94104

You can view your policy or change your paperless options at any time online at ***.auto-owners.com.

Your agency's phone number is

RE: Policy

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have.

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

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

Serving Our Policyholders and Agents Since 1916

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

AGENCY

INSURED SENSIBLE

ADDRESS 1234 TEST AVE
SAN FRANCISCO CA 94104

TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 10-18-2021

POLICY NUMBER 110000-00000000-11

Company Use

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
10-18-2021	10-18-2022

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.

COMMON POLICY INFORMATION

Business Description:

Coinsurance Contract

Entity:

Program: Service

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$405.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$37.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$403.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$154.00
TOTAL	\$999.00
PAID IN FULL DISCOUNT	\$67.00
TOTAL POLICY PREMIUM IF PAID IN FULL	\$932.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55000 (07-12) 59392 (11-20) 59349 (10-03)

Countersigned By: _____

Auto-Owners Ins. Co.

Issued 09-02-2021

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Term 10-18-2021 to 10-18-2022

COMMERCIAL PROPERTY COVERAGE**Coverages Provided**

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 1234 Sample Dr, San Francisco, CA 94104**Occupied As:****Secured Interested Parties:** None**Rating Information**

Territory: 810

Program: Service

Protection Class: 04

Spcl Class Rate - Outdoor Signs: 1.881

County: Test

Construction: N/A

Class Code: 1185

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OUTDOOR SIGNS			\$12,500		
Causes of Loss					
Basic Group I	80%	\$500		1.261	\$95.00
Basic Group II	80%	\$500		1.947	\$146.00
Special	80%	\$500		0.106	\$8.00
Theft	80%	\$500			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$500	See Form 54843		\$5.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$500	\$10,000		Included
Coverage C-Increased Cost		\$500	\$10,000		Included

Forms that apply to this building:

54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	54232 (06-00)	IL0003 (07-02)
59352 (01-15)	64027 (04-15)	64224 (01-16)	64326 (07-19)	59325 (12-19)
CP0090 (07-88)	64000 (12-10)	CP1440 (06-07)	64010 (12-10)	64020 (12-10)
54843 (07-19)	59392 (11-20)			

LOCATION 0001 - BUILDING 0002**Location:** 5678 Sample Dr, San Francisco, CA 94104**Occupied As:****Secured Interested Parties:**

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Rating Information

Territory: 810

County: Test

Program: Service

Construction: N/A

Protection Class: 04

Class Code: 1190

Spcl Class Rate - Fences/Arbors: 0.095

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
FENCES/ARBORS			\$20,000		
Causes of Loss					
Basic Group I	80%	\$500		0.064	\$13.00
Basic Group II	80%	\$500		0.332	\$66.00
Special	80%	\$500		0.106	\$21.00
Theft	80%	\$500			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$500	See Form 54843		\$2.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$500	\$10,000		Included
Coverage C-Increased Cost		\$500	\$10,000		Included

Forms that apply to this building:

54833 (07-08)	IL0269 (10-94)	IL0022 (05-87)	54232 (06-00)	IL0003 (07-02)
59352 (01-15)	64027 (04-15)	64224 (01-16)	64326 (07-19)	59325 (12-19)
CP0090 (07-88)	64010 (12-10)	64020 (12-10)	64000 (12-10)	54843 (07-19)
59392 (11-20)				

LOCATION 0001 - BUILDING 0003**Location:** 910 Sample Dr, San Francisco, CA 94104**Occupied As:****Secured Interested Parties:** None**Rating Information**

Territory: 810

County: Test

Program: Service

Construction: N/A

Protection Class: 04

Class Code: 1190

Spcl Class Rate - Property In The Open: 0.076

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COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PROPERTY IN THE OPEN			\$20,000		
Causes of Loss					
Basic Group I	80%	\$500		0.051	\$10.00
Basic Group II	80%	\$500		0.085	\$17.00
Special	80%	\$500		0.106	\$21.00
Theft	80%	\$500			Included
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$500	See Form 54843		\$1.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$500	\$10,000		Included
Coverage C-Increased Cost		\$500	\$10,000		Included

Forms that apply to this building:

54833 (07-08) IL0269 (10-94) IL0022 (05-87) 54232 (06-00) IL0003 (07-02)
59352 (01-15) 64027 (04-15) 64224 (01-16) 64326 (07-19) 59325 (12-19)
CP0090 (07-88) 64000 (12-10) 64010 (12-10) 64020 (12-10) 54843 (07-19)
59392 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59352	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-28 SEE FORMS 54833, 59392	
LOCATION 0001	\$405.00

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Assn Directors/Officers Errors and Omissions Agg	\$2,000,000
Assn Directors/Officers Errors and Omissions Occ	\$2,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises

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COVERAGE	LIMITS OF INSURANCE
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Non-Audited

Forms that apply to this coverage:

55405 (07-08)	59351 (01-15)	55146 (06-04)	55084 (06-04)	IL0269 (10-94)
IL0017 (11-85)	IL0021 (07-02)	CG2106 (05-14)	55091 (05-17)	55010 (05-17)
CG0001 (04-13)	55513 (05-17)	CG2109 (06-15)	55029 (05-17)	CG2196 (03-05)
CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	59325 (12-19)	59392 (11-20)

LOCATION 0001 - BUILDING 0001**Location:** 1234 Sample Dr, San Francisco, CA 94104**Territory:** 005**County:** Test

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Assn Directors/Officers Errors And Omissions	00811	Professional	Flat Charge 26		\$248.00
Homeowners &/Or Mobile Homeowners Associations - No Buildings Or Premises Owned Or Leased Except For Office Purposes. (Not-For Profit)	41670	Prem/Op Prod/Comp Op	Members 26 26	Each 1 1.337 .103	\$35.00 \$3.00
Street, Roads, Highways, Or Bridges- Existence And Maintenance Hazard Only	48727	Prem/Op Prod/Comp Op	Miles 2 2	58.088 .338	\$116.00 \$1.00