17-0154-00
ASSUREDPARTNERS OF ALABAMA LLC
5251 HAMPSTEAD HIGH ST STE 200
MONTGOMERY AL 36116

Agency phone: (334) 270-6824

03-28-2025

Auto-Owners INSURANCE

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

AUTO-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
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1.800.288.8740

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

STILLWATERS RESIDENTIAL ASSOCIATION
1816 STILL WATERS DR
DADEVILLE AL 36853-5630

RE: Policy 51-098-704-00 Billing Account 015582220

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 **334.270.6824**, 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 AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

Auto-Owners

Issued 03-28-2025

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

AGENCY ASSUREDPARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040 (334) 270-6824

Endorsement Effective 03-01-2025

POLICY NUMBER **51-098-704-00**

Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR

DADEVILLE AL 36853-5630

Company Bill

POLICY TERM
12:01 a.m. 03-01-2025 to 12:01 a.m. 03-01-2026

This declarations may not display all items insured under this policy. If you would like to view the complete policy, please contact your agent.

COMMERCIAL AUTO POLICY
DESCRIPTION OF CHANGES EFFECTIVE 03-01-2025
(See Declarations Attached)

CHANGED ITEM 0001 2008 FORD F150 VIN:1FTRF12228KE93514
Road Trouble Service Coverage deleted

CHANGED ITEM 0002 2014 FORD F250 VIN:1FT7W2A64EEB13004
Road Trouble Service Coverage deleted

CHANGED ITEM 0003 2008 CHEV SILVERADO VIN:1GCEC14C08Z112215
Road Trouble Service Coverage deleted

CHANGED ITEM 0004 2025 HYUN SANTA CRUZ VIN:5NTJC4DE1SH130871
Road Trouble Service Coverage deleted

CHANGED ITEM 0005 2014 CHEV SILVERADO VIN:1GCRCREC9EZ252614
Road Trouble Service Coverage deleted

	TERM	ALL ITEMS
ESTIMATED TOTAL PREMIUM	**$6,187.95**	**$28.40-**
PAID IN FULL DISCOUNT APPLIES		
		Return

58970 (1-16)
Issued 03-28-2025

Auto-Owners

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

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

AGENCY ASSUREDPARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040 (334) 270-6824

Endorsement Effective 03-01-2025

POLICY NUMBER **51-098-704-00**

Company Use 38-02-AL-1703

ITEM ONE

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR

DADEVILLE AL 36853-5630

Company Bill

POLICY TERM
12:01 a.m. 03-01-2025 to 12:01 a.m. 03-01-2026

Entity: Association

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

ITEM TWO - SCHEDULE OF COVERED AUTOS AND COVERAGES

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

COVERAGES		COVERED AUTOS SYMBOLS	LIMIT OF INSURANCE FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
Combined Liability		1	$1Million each accident	$3,827.56
Uninsured Motorist Coverage		2	Uninsured Motorist - $100,000 each person/ $100,000 each accident	$447.57
			Uninsured Motorist Property Damage	No Coverage
Medical Payments		7	$5,000 each person	$59.93
Physical Damage	Comprehensive	7	$250 deductible applies for each covered auto unless a deductible appears in ITEM THREE.	$582.51
	Collision	7	$500 deductible applies for each covered auto unless a deductible appears in ITEM THREE.	$1,239.58
	Road Trouble Service			No Coverage
	Additional Expense			No Coverage
			Premium for Endorsements and Terrorism Coverage	$30.80
			ESTIMATED TOTAL PREMIUM*	$6,187.95

* This policy may be subject to final audit.

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AUTO-OWNERS INS. CO. Issued 03-28-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company Bill **POLICY NUMBER** **51-098-704-00**
17-0154-00 DP MKT TERR 040 Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

ITEM TWO (Continued)

Endorsements That Apply To All Items: 58000 (01-15) 58001 (01-15) 58009 (01-15) 58200 (01-15) 58524 (01-15) 58555 (01-16) 58703 (09-15) 58089 (01-21)

QUICK REFERENCE FOR COVERED AUTO DESIGNATION SYMBOLS

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

1 = Any Auto

2 = Owned Autos Only

3 = Owned Private Passenger Autos Only

4 = Owned Autos Other Than Private Passenger Autos Only

5 = Owned Autos Subject to No-fault

6 = Owned Autos Subject To A Compulsory Uninsured Motorists Law

7 = Scheduled Autos Only

8 = Hired Autos Only

9 = Non-owned Autos Only

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

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

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

AGENCY ASSUREDPARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040 (334) 270-6824

Endorsement Effective 03-01-2025

POLICY NUMBER **51-098-704-00**

Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR

DADEVILLE AL 36853-5630

Company Bill

POLICY TERM
12:01 a.m. 03-01-2025 to 12:01 a.m. 03-01-2026

This policy is hereby amended in consideration of the additional or return premium shown below.

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

		TERRITORY	CLASS
Hired Autos Liability - Non-Motor Carrier Operations		034 Tallapoosa County, AL	SPL
COVERAGES	**LIMITS**	**PREMIUM**	**CHANGE**
Combined Liability	$1Million each accident	$71.94	
Terrorism Coverage		.36	
	TOTAL	$72.30	No Charge

ITEM DETAILS: Estimated cost of hire - liability $ If Any (Subject to audit)
Rate Effective Date 01-16-2025

150

		TERRITORY	CLASS
Non-Owned Autos Liability		034 Tallapoosa County, AL	SPL
COVERAGES	**LIMITS**	**PREMIUM**	**CHANGE**
Combined Liability	$1Million each accident	$29.42	
Terrorism Coverage		.15	
	TOTAL	$29.57	No Charge

Rate Effective Date 01-16-2025

150

AUTO-OWNERS INS. CO. Issued 03-28-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER** **51-098-704-00**
17-0154-00 DP MKT TERR 040 Bill Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

		TERRITORY	CLASS
1. 2008 FORD F150 VIN: 1FTRF12228KE93514		034 Tallapoosa County, AL	
Endorsement			
COVERAGES	**LIMITS**	**PREMIUM**	**CHANGE**
Combined Liability	$1Million each accident	$627.38	
Uninsured Motorist	$ 100,000 each person/$ 100,000 each accident	64.42	
Medical Payments	$ 5,000 each person	9.34	
Comprehensive	ACV - $ 500 deductible	50.59	
Collision	ACV - $ 500 deductible	97.45	
Road Trouble Service	Deleted		**6.38 -**
Terrorism Coverage		4.25	**.03 -**
	TOTAL	$853.43	**$6.41-**

Interested Parties: None

Additional Endorsements For This Item: 58300 (09-15) 58402 (01-15)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.
CLASS (01808): NOC - All Others.
Vehicle Count Factor Applies.
Rate Effective Date 01-16-2025

150 0016251

		TERRITORY	CLASS
2. 2014 FORD F250 VIN: 1FT7W2A64EEB13004		034 Tallapoosa County, AL	
Endorsement			
COVERAGES	**LIMITS**	**PREMIUM**	**CHANGE**
Combined Liability	$1Million each accident	$824.57	
Uninsured Motorist	$ 100,000 each person/$ 100,000 each accident	85.89	
Medical Payments	$ 5,000 each person	8.75	
Comprehensive	ACV - $ 500 deductible	156.55	
Collision	ACV - $ 500 deductible	269.50	
Road Trouble Service	Deleted		**7.31 -**
Terrorism Coverage		6.73	**.03 -**
	TOTAL	$1,351.99	**$7.34-**

Interested Parties: None

Additional Endorsements For This Item: 58300 (09-15) 58402 (01-15)

ITEM DETAILS: Pickup Truck 14,001 - 15,000 GVW operated within a 100 mile radius.
CLASS (01808): NOC - All Others.
Vehicle Count Factor Applies.
Rate Effective Date 01-16-2025

150 0030001

AUTO-OWNERS INS. CO. Issued 03-28-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER** **51-098-704-00**
17-0154-00 DP MKT TERR 040 Bill Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

	TERRITORY	CLASS
3. 2008 CHEV SILVERADO VIN: 1GCEC14C08Z112215	034 Tallapoosa County, AL	
Endorsement		

COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	$1Million each accident	$627.38	
Uninsured Motorist	$ 100,000 each person/$ 100,000 each accident	64.42	
Medical Payments	$ 5,000 each person	9.34	
Comprehensive	ACV - $ 500 deductible	50.59	
Collision	ACV - $ 500 deductible	97.45	
Road Trouble Service	Deleted		**6.38 -**
Terrorism Coverage		4.25	**.03 -**
	TOTAL	$853.43	**$6.41-**

Interested Parties: None

Additional Endorsements For This Item: 58300 (09-15) 58402 (01-15)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.
CLASS (01808): NOC - All Others.
Vehicle Count Factor Applies.
Rate Effective Date 01-16-2025

150 0017501

	TERRITORY	CLASS
4. 2025 HYUN SANTA CRUZ VIN: 5NTJC4DE1SH130871	034 Tallapoosa County, AL	
Endorsement		

COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	$1Million each accident	$835.94	
Uninsured Motorist	$ 100,000 each person/$ 100,000 each accident	146.95	
Medical Payments	$ 5,000 each person	21.68	
Comprehensive	ACV - $ 500 deductible	205.98	
Collision	ACV - $ 500 deductible	537.43	
Road Trouble Service	Deleted		**2.00 -**
Terrorism Coverage		8.74	**.01 -**
	TOTAL	$1,756.72	**$2.01-**

Interested Parties: None

Additional Endorsements For This Item: 58300 (09-15) 58402 (01-15)

ITEM DETAILS: Compact Truck <= 6,000 GVW operated within a 100 mile radius.
CLASS (01808): NOC - All Others.
Vehicle Count Factor Applies.
Rate Effective Date 01-16-2025

150 0034000

AUTO-OWNERS INS. CO. Issued 03-28-2025

AGENCY ASSUREDPARTNERS OF ALABAMA LLC Company **POLICY NUMBER** **51-098-704-00**
17-0154-00 DP MKT TERR 040 Bill Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION Term 03-01-2025 to 03-01-2026

	TERRITORY	CLASS
5. 2014 CHEV SILVERADO VIN: 1GCRCREC9EZ252614	034 Tallapoosa County, AL	
Endorsement		

COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	$1Million each accident	$810.93	
Uninsured Motorist	$ 100,000 each person/$ 100,000 each accident	85.89	
Medical Payments	$ 5,000 each person	10.82	
Comprehensive	ACV - $ 500 deductible	118.80	
Collision	ACV - $ 500 deductible	237.75	
Road Trouble Service	Deleted		**6.20 -**
Terrorism Coverage		6.32	**.03 -**
	TOTAL	$1,270.51	**$6.23-**

Interested Parties: None

Additional Endorsements For This Item: 58300 (09-15) 58402 (01-15)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.
CLASS (01808): NOC - All Others.
Vehicle Count Factor Applies.
Rate Effective Date 01-16-2025

150 0031800

	TERM	ALL ITEMS
ESTIMATED TOTAL PREMIUM	**$6,187.95**	**$28.40 -**
PAID IN FULL DISCOUNT APPLIES		
		Return

A 12% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X): Comm Umb(X) Comm Prop/Comm Liab(X) WC( ) Life( ) Personal( ) Farm( ).
Paid In Full Discount Applies.

00367
813990

Auto-Owners

58970 (1-16)
Issued 03-28-2025

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

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

AGENCY ASSUREDPARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040 (334) 270-6824

Endorsement Effective 03-01-2025

POLICY NUMBER **51-098-704-00**

Company Use 38-02-AL-1703

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

Company Bill

POLICY TERM
12:01 a.m. 03-01-2025 to 12:01 a.m. 03-01-2026

ADDRESS 1816 STILL WATERS DR

DADEVILLE AL 36853-5630

This policy is hereby amended in consideration of the additional or return premium shown below.

0783

Scheduled Drivers List

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

Name: Last	First	Age	State
PRICE	ALAN	41	AL
VICKERS	WM	66	AL
MATTIACE	MICHAEL	69	AL
HEEDERIK	DREW	72	AL
SASSER	KYLE	32	AL
GRIFFIN	EDWIN	71	FL