

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

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

AUTO-OWNERS INSURANCE COMPANY

Agency phone: (334) 270-6824

03-21-2025

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

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

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

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

Pay by Phone
 1.800.288.8740

RE: Policy 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

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

AGENCYASSURED
PARTNERS OF ALABAMA LLC
17-0154-00DPMKT TERR 040(334) 270-6824

NAMED INSUREDSTILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS1816 STILL WATERS DR
DADEVILLE AL 36853-5630

Endorsement Effective03-01-2025

POLICY NUMBER51-098-704-00

Company Use38-02-AL-1703

Company Bill

POLICY TERM

12:01 a.m.12:01 a.m.

03-01-2025to03-01-2026

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)

REINSTATED TERRORISM COVERAGE

CHANGEDNon-Owned Autos Liability

ESTIMATED TOTAL PREMIUM	TERM	ALL ITEMS
PAID IN FULL DISCOUNT APPLIES	\$6,216.35	\$30.93
(THIS IS NOT A BILL)		Additional

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

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

ITEM ONE

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR
DADEVILLE AL 36853-5630

**COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM**

Endorsement Effective 03-01-2025

POLICY NUMBER 51-098-704-00

Company Use 38-02-AL-1703

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
03-01-2025 to 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	\$1 Million 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	7	See ITEM THREE for the limit applicable for each covered auto.	\$28.27
	Additional Expense			No Coverage
Premium for Endorsements and Terrorism Coverage				\$30.93
ESTIMATED TOTAL PREMIUM*				\$6,216.35

* This policy may be subject to final audit.

AUTO-OWNERS INS. CO.

Issued 03-21-2025

AGENCY ASSURED PARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040

Company
Bill

POLICY NUMBER
Company Use

51-098-704-00
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

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

Endorsement Effective 03-01-2025
POLICY NUMBER 51-098-704-00
Company Use 38-02-AL-1703

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	03-01-2025 to 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
Endorsement			
COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	\$1Million each accident	\$71.94	
Terrorism Coverage		.36	.36
TOTAL		\$72.30	\$.36 Additional

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

150

Non-Owned Autos Liability		034 Tallapoosa County, AL	SPL
Endorsement			
COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	\$1Million each accident	\$29.42	
Terrorism Coverage		.15	.15
TOTAL		\$29.57	\$.15 Additional

Rate Effective Date 01-16-2025

150

AUTO-OWNERS INS. CO.

Issued 03-21-2025

AGENCY ASSURED PARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040

Company
Bill

POLICY NUMBER
Company Use

51-098-704-00
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	\$1 Million 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	\$ 75 each occurrence	6.38	
Terrorism Coverage		4.28	4.28
TOTAL		\$859.84	\$4.28 Additional

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

2. 2014 FORD F250 VIN: 1FT7W2A64EEB13004		034 Tallapoosa County, AL	
Endorsement			
COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	\$1 Million 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	\$ 75 each occurrence	7.31	
Terrorism Coverage		6.76	6.76
TOTAL		\$1,359.33	\$6.76 Additional

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 03-21-2025

AGENCY ASSURED PARTNERS OF ALABAMA LLC
17-0154-00 DP MKT TERR 040

Company
Bill

POLICY NUMBER
Company Use

51-098-704-00
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	\$1 Million 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	\$ 75 each occurrence	6.38	
Terrorism Coverage		4.28	4.28
TOTAL		\$859.84	\$4.28 Additional

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

4. 2025 HYUN SANTA CRUZ VIN: 5NTJC4DE1SH130871		034 Tallapoosa County, AL	
Endorsement			
COVERAGES	LIMITS	PREMIUM	CHANGE
Combined Liability	\$1 Million 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	\$ 75 each occurrence	2.00	
Terrorism Coverage		8.75	8.75
TOTAL		\$1,758.73	\$8.75 Additional

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 03-21-2025

AGENCY ASSURED PARTNERS OF ALABAMA LLC
 17-0154-00 DP MKT TERR 040

Company
 Bill

POLICY NUMBER
 Company Use

51-098-704-00
 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	\$1 Million 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	\$ 75 each occurrence	6.20	
Terrorism Coverage		6.35	6.35
TOTAL		\$1,276.74	\$6.35 Additional

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	\$6,216.35	\$30.93
PAID IN FULL DISCOUNT APPLIES		
(THIS IS NOT A BILL)		Additional

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

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

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

NAMED INSURED STILLWATERS RESIDENTIAL ASSOCIATION

ADDRESS 1816 STILL WATERS DR
DADEVILLE AL 36853-5630

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

Endorsement Effective 03-01-2025

POLICY NUMBER 51-098-704-00

Company Use 38-02-AL-1703

Company Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.

03-01-2025 to 03-01-2026

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTO POLICY

- A. **SECTION II - COVERED AUTOS LIABILITY COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Liability Coverage does not apply to any person or organization for **bodily injury** or **property damage** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**. All **bodily injury** or **property damage** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.

- B. **SECTION III - PHYSICAL DAMAGE COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Loss to any **auto** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**.

Such **loss** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the **loss**. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
 2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
 3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.
- C. Multiple incidents of **terrorism** which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.
- D. **SECTION VI - DEFINITIONS** is amended. The following definition is added.
- Terrorism** means activities against persons, organizations or property of any nature:
1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or

- c.** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
 - 2.** When one or both of the following applies:
 - a.** The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - b.** It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- All other policy terms and conditions apply.