

PERSONAL AUTOMOBILE POLICY DECLARATIONS

POLICY NUMBER: 000008779 TERM: 50 TRANS#: 1



INSURED ADDRESS:

Steve: 9-12-50
Jane: 11-6-54

AGENCY ADDRESS: 0760

STEVEN H AND JANE M ALPERT
17443 JASMINE AVE
LAKEVILLE, MN 55044

HEINE INS AGENCY
23 NW 3RD ST
FARIBAULT MN 55021

Mrs Alps @ gmail.com / Steve

Policy Period FROM: 03-12-20 TO: 09-12-20 12:01 AM Standard Time

DRIVER(S) INFORMATION:

DRV	NAME	UNT	SEX	MST	BIRTHDAY	ST	DRV LIC NUMBER
001	STEVEN H ALPERT	003	M	MAR	09/12/50	MN	A416777298709
002	JANE M ALPERT	001	F	MAR	11/06/54	MN	A416368585853

DESCRIPTION OF UNIT(S):

The unit(s) described in this Policy is (are) rated and principally garaged at the above address, unless otherwise indicated with an alternate garaging address.

UNT	YEAR	MAKE	MODEL	BODY	VIN	PL	CLASS	STATED AMOUNT	PREMIUM
001	2004	OLDS	SILHOUET	WAG4X24D	1GHDX03E64D212978	F	8801200		\$214
002	2004	BUIK	PARK AVE	SEDAN 4D	1G4CW54K644145803	F	8801200		\$213
003	2014	NSSN	MURANO	UTL4X44D	JN8AZ1MWXEW526496	F	8801200		\$348

Minnesota Auto Theft Prevention Surcharge \$1.50
TOTAL POLICY PREMIUM: \$776.50

VEHICLE(S) INFORMATION:

Coverage included only where both Limit of Insurance and Premium are shown:

UNT	YEAR	MAKE	MODEL	BODY	VIN	P	OC	OL	CLASS	PR	AT	PREMIUM
001	2004	OLDS	SILHOUET	WAG4X24D	1GHDX03E64D212978	F	7	11	11	8801200	30 5	\$214

LIABILITY COVERAGES	LIMIT PER PERSON	LIMIT PER ACCIDENT	PREMIUM
Bodily Injury	\$250,000	\$500,000	\$46
Property Damage		\$250,000	\$61
Uninsured Motorist	\$100,000	\$300,000	\$11
Underinsured Motorist	\$100,000	\$300,000	\$12
OTHER COVERAGES	LIMIT	DEDUCTIBLE	PREMIUM
PIP Stacked	BASIC		\$30
Work Loss Exclusion	INSURED AND RELATIVE		INCLUDED
Added PIP - Option 3	SEE SCHEDULE		\$2
Full Safety Glass	YES		INCLUDED
Other Than Collision		\$250	\$52

~~627 Auto~~

\$592

Auto
516
+ 30
546

Home
1880.77 uml.

PERSONAL AUTOMOBILE POLICY DECLARATIONS

POLICY NUMBER: 000008779 TERM: 50 TRANS#: 1



INSURED ADDRESS:

AGENCY ADDRESS: 0760

STEVEN H AND JANE M ALPERT
17443 JASMINE AVE
LAKEVILLE, MN 55044

HEINE INS AGENCY
23 NW 3RD ST
FARIBAULT MN 55021

Policy Period FROM: 03-12-20 TO: 09-12-20 12:01 AM Standard Time

DRIVER(S) INFORMATION:

DRV	NAME	UNT	SEX	MST	BIRTHDAY	ST	DRV LIC NUMBER
001	STEVEN H ALPERT	003	M	MAR	09/12/50	MN	A416777298709
002	JANE M ALPERT	001	F	MAR	11/06/54	MN	A416368585853

DESCRIPTION OF UNIT(S):

The unit(s) described in this Policy is (are) rated and principally garaged at the above address, unless otherwise indicated with an alternate garaging address.

UNT	YEAR	MAKE	MODEL	BODY	VIN	PL	CLASS	STATED AMOUNT	PREMIUM
001	2004	OLDS	SILHOUET	WAG4X24D	1GHDX03E64D212978	F	8801200		\$214
002	2004	BUIK	PARK AVE	SEDAN 4D	1G4CW54K644145803	F	8801200		\$213
003	2014	NSSN	MURANO	UTL4X44D	JN8AZ1MWXEW526496	F	8801200		\$348

Minnesota Auto Theft Prevention Surcharge \$1.50
TOTAL POLICY PREMIUM: \$776.50

VEHICLE(S) INFORMATION:

Coverage included only where both Limit of Insurance and Premium are shown:

UNT	YEAR	MAKE	MODEL	BODY	VIN	P	TR	OC	OL	CLASS	PR	AT	PREMIUM
001	2004	OLDS	SILHOUET	WAG4X24D	1GHDX03E64D212978	F	7	11	11	8801200	30	5	\$214

LIABILITY COVERAGES	LIMIT PER PERSON	LIMIT PER ACCIDENT	PREMIUM
Bodily Injury	\$250,000	\$500,000	\$46
Property Damage		\$250,000	\$61
Uninsured Motorist	\$100,000	\$300,000	\$11
Underinsured Motorist	\$100,000	\$300,000	\$12
OTHER COVERAGES	LIMIT	DEDUCTIBLE	PREMIUM
PIP Stacked	BASIC		\$30
Work Loss Exclusion	INSURED AND RELATIVE		INCLUDED
Added PIP - Option 3	SEE SCHEDULE		\$2
Full Safety Glass	YES		INCLUDED
Other Than Collision		\$250	\$52

POLICY NUMBER: 000008779 TERM: 50 TRANS#: 1



MAIL-TO-ADDRESS:

AGENCY ADDRESS: 0760

507-334-8405

STEVEN H AND JANE M ALPERT
17443 JASMINE AVE
LAKEVILLE, MN 55044

HEINE INS AGENCY

23 NW 3RD ST
FARIBAULT MN 55021

Policy Period FROM: 03-12-20 TO: 09-12-20 12:01 AM Standard Time
At The Address Of The INSURED Stated Herein.

GENERAL INFORMATION:

NAMED INSURED: STEVEN H AND JANE M ALPERT PHONE: 612-435-2631

TOTAL 6-MONTH PREMIUM: \$ 776.50

(THIS IS NOT A BILL; STATEMENT WILL FOLLOW)

PAID IN FULL PREMIUM: \$ 722.50

RENEWAL CERTIFICATE

THE FOLLOWING APPLY TO THIS POLICY:

Multi-Car Discount	
Insurance Score Discount	
Companion Policy Discount	H160108
Passive Restraint Discount	Vehicle(s): 001, 002, 003
Anti-Theft Discount	Vehicle(s): 001, 002, 003
Work Loss Excluded	For: STEVEN H, JANE M

FORM(S) AND ENDORSEMENT(S)

Your Policy is subject to the forms(s)/endorsement(s) listed below. Any new or revised form(s)/endorsement(s) are attached and now apply. Current policy forms are available on request.

CF-1708-0317	CF-1402-0105	PP0001-0105	CF-1920-1013	PP0497-0116
PP0567-0117	CF-2211-0519	CF-2163-0417	PP1301-1299	PP2340-1015
PP0315-0694	PP0568-0694			

This Cover Sheet along with the Declarations Page(s), Form(s), and Endorsement(s), completes this policy.
Credit History or Credit-Based Rating was used in determining the premium of this policy.

HOMEOWNERS POLICY -- PAGE 2

POLICY NUMBER: **H160108**
 STEVEN H & JANE M ALPERT
 HEINE INS AGENCY 760

INSUREDS COF

The Property Coverages and any other building coverages have been automatically updated based on current dwelling construction factors supplied to us by an accredited appraisal firm. The present limits are shown on this declarations.

DIRECT BILL INSURED (THIS IS NOT A BILL; STATEMENT WILL FOLLOW)

#-PREMIUM CHARGED INDICATES NO WOODBURNING/SOLID FUEL EQUIPMENT

MORTGAGEE:
 AFFINITY PLUS FED CREDIT UNION ITS SUCCESSORS &/OR ASSIGNS
 17555 KENWOOD TRAIL LAKEVILLE MN 55044 LOAN #967244

INCIDENTAL PROPERTY COVERAGES	TOTAL LIMIT
IDENTITY FRAUD	\$5,000 PER OCCURRENCE
BACKUP OF SEWER, DRAIN OR SUMP SYSTEM - NS-208 LOC. 1 LIMIT PER OCCURRENCE: \$5,000	

***** INLAND MARINE COVERAGES *****

(LOSS TO PROPERTY LISTED BELOW IS ADJUSTED BASED ON THE ACTUAL CASH VALUE OF THE DAMAGED ITEM AT THE TIME OF LOSS, WHICH MAY BE LESS THAN THE COVERAGE SHOWN FOR THE ITEM. PAYMENT WILL NOT EXCEED COVERAGE SHOWN FOR THE ITEM.)

PERSONAL ARTICLES COVERAGE - NS-175

	DEDUCTIBLE	COVERAGE
JEWELRY		
TOTAL JEWELRY	NONE	2,585
14K Y/G RING, .30CT DIAMOND		1,950
14K Y/G LADIES WEDDING RING		300
14K Y/G GENTS WEDDING RING		250
SS W/10K YG OVERLAY SET W/BLUE SAPH		85

0078933641

WATERCRAFT COVERAGE - NS-300

	DEDUCTIBLE	COVERAGE
COV A - WATERCRAFT 78' 16' LUND S#LUNF8269N79B	\$100	850
COV B - OUTBOARD MOTORS 81' 03" S#SPRT 8#000206	\$100	750
COV C - WATERCRAFT TRAILERS	\$100	300
COV D - WATERCRAFT MOTORCYCLES	\$100	300

**** ALL-STAR ** HOMEOWNERS POLICY -- RENEWAL CERTIFICATE**

POLICY NUMBER: H160108

PLEASE RETAIN THIS RENEWAL CERTIFICATE WITH YOUR ORIGINAL POLICY!!

INSUREDS COPY

POLICY PERIOD: FROM 2/01/2020 TO 2/01/2021
12:01 AM STANDARD TIME



- DECLARATIONS -

NAMED INSURED AND ADDRESS: 952-435-2631

AGENT AND ADDRESS: (507) 334-8405

STEVEN H & JANE M ALPERT
17443 JASMINE AVE
LAKEVILLE MN 55044

760 HEINE INS AGENCY
23 NW 3RD ST
FARIBAULT MN 55021

In consideration of the payment of the premium specified, the policy designated above is renewed for the indicated period. Insurance is provided only with respect to the coverages and limits shown below. The terms and conditions of the policy are stated in the original policy, unless changed by form(s) and/or endorsement(s) listed on this renewal certificate.

CREDIT HISTORY OR CREDIT RATING WAS USED TO DETERMINE THE PREMIUM OF THIS POLICY.

PROPERTY COVERAGES	A RESIDENCE	B RELATED PRIVATE STRUCTURES	C PERSONAL PROPERTY	D ADDITIONAL LIVING EXPENSE
LIMIT	\$298,000	\$29,800	\$223,500	ACTUAL LOSS SUSTAINED IN 12 MTHS
\$500 FLAT DEDUCTIBLE				
PERSONAL LIABILITY COVERAGE	L PERSONAL LIABILITY	M MEDICAL PAYMENTS TO OTHERS		
	LIMIT \$ 300,000 (EACH OCCURRENCE)	LIMIT \$2,500 (EACH PERSON)		

PROT CLASS: P; 1 FAMILY FRAME; YOC: 1987 ; ROOF YEAR: 1999; ROOF TYPE: ASPHALT

DESCRIBED LOCATION NO. 1 COUNTY OF DAKOTA (0370)
17443 JASMINE AVE LAKEVILLE MN 55044

Al Dingl

Your policy is subject to the forms/endorsements listed below. Any new or revised forms/endorsements are attached and now apply. Current policy forms are available on request.

			PREMIUM
NS-5	(09-09)	"ALL STAR" HOMEOWNERS FORM (INCLUDES EXPANDED REPLACEMENT COST UP TO 125%)	1,468.00
NS-81H	(04-19)	AMENDMENT OF POLICY TERMS - HOMEOWNERS (MN)	INCL.
CF-2021	(02-12)	LOSS ASSESSMENT/ASSOCIATION DEDUCTIBLE COVERAGE	INCL.
CF-2162	(04-17)	COMMON LOSS DEDUCTIBLE	INCL.
NS-100	(03-02)	INLAND MARINE GENERAL TERMS INCREASED LIMITS MEDICAL PAYMENTS	INCL.
NS-175	(05-91)	PERSONAL ARTICLES COVERAGE	INCL.
NS-208	(03-11)	BACK UP OF SEWER, DRAIN OR SUMP SYSTEM ←	INCL.
NS-300	(04-16)	WATERCRAFT COVERAGE	INCL.
YOUR PREMIUM HAS BEEN ADJUSTED BY THE FOLLOWING:			
		VALUED CUSTOMER DISCOUNT	INCL.
		MATURE HOMEOWNERS DISCOUNT	INCL.
		AUTO COMPANION POLICY DISCOUNT	INCL.
		ROOF SURFACE REPL COST ADJUST	INCL.
		INSURANCE SCORE FACTOR DISCOUNT	INCL.
TOTAL ANNUAL PREMIUM			1,558.00#