



**MIDWEST FAMILY MUTUAL  
INSURANCE COMPANY**  
P.O. BOX 9425 Minneapolis, MN 55440-9425

PART B DECLARATION PAGE

**GARAGE BUSINESSOWNER**

Renewal Coverage Summary

DB

<b>POLICY NUMBER</b>	<b>FROM</b>	<b>POLICY PERIOD</b>	<b>TO</b>	<b>12:01 AM STANDARD TIME</b>	<b>AGENT</b>
GRMN0560025417	08/17/10	08/17/11			00250
<b>NAMED INSURED AND ADDRESS</b>				<b>AGENT</b>	
LAWRENCE JOSEPH FERBER DBA: LARRY'S AUTO BODY 17441 BAUGH ST RAMSEY, MN 55303				ASPEN AGENCY LLC 2669 COON RAPIDS BLVD NW COON RAPIDS, MN 55433  Phone: (763) 755-7000	
				19	

\* IF SUPPLEMENTAL DECLARATION  SUPPLEMENTAL DECLARATION

<b>Business Description:</b> Auto Body or Paint Shops	<b>Form of Business:</b> Individual
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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.

<b>DESCRIBED PREMISES</b>	<b>Forms Applicable:</b> Special
Premises No. Bldg. No. Location	Mortgage Holder Name and Address

SEE ATTACHED SUPPLEMENTAL DECLARATIONS

SEE ATTACHED SCHEDULE

<b>PROPERTY</b>	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.	PREM. NO.	BLDG. NO.
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SEE ATTACHED SUPPLEMENTAL DECLARATIONS

Deductible \$ SEE ATTACHED SUPPLEMENTAL DECLARATIONS

**OPTIONAL COVERAGES**

SEE ATTACHED SUPPLEMENTAL DECLARATIONS

**LIABILITY AND MEDICAL PAYMENTS**

Except for Fire Legal Liability, each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to paragraph D.4. of the Businessowners Liability Coverage Form.

	Limits of Insurance
Liability \$100 DEDUCTIBLE COMPLETED OPERATIONS	\$1,000,000 per accident/ \$2,000,000 annual aggregate.
Medical Expense	\$5,000 per person
Fire Legal Liability	\$150,000 any one fire or explosion

**TOTAL PREMIUM** \$1,842.00

**FORMS AND ENDORSEMENTS:** SEE ATTACHED SCHEDULE  
SYMBOL 30 APPLIES TO GARAGE LIABILITY (See CA0005)

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON POLICY CONDITIONS AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

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**BUSINESSOWNERS SUPPLEMENTAL DECLARATIONS**

===== LOCATION ADDRESS(ES) =====

Premis. No.	Bldg. No.	Address
1	1	17441 BAUGH ST, RAMSEY MN 55303

===== DESCRIPTION OF PREMISES =====

Premis. No.	Bldg. No.	Occupancy	Construction
1	1	Auto Body or Paint Shops	Frame

===== COVERAGES =====

**COVERAGES PROVIDED**

Premis. No.	Bldg. No.	Coverages	Limit of Insurance	Automatic Increase in Insuranc	Ded
1	1	Building - RC	\$94,800	6%	\$1,000
1	1	Personal Property/Contents - RC	\$19,000	6%	\$1,000

**OPTIONAL COVERAGES**

Premis. No.	Bldg. No.	Coverages	Limit	Ded
1	1	Uninsured Motorist	\$500,000	
1	1	Underinsured Motorist	\$500,000	
1	1	Personal Injury Protection	\$0	
1	1	Non-Owned Auto Liability	\$1,000,000	
1	1	Loss of Income/Extra Expense	ACTUAL LOSS SUSTAINED	
1	1	Garagekeepers- Collision - Primary	\$60,000	\$1,000
1	1	Garagekeepers- Comprehensive - Primary	\$60,000	\$1,000



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**Tool Floater Coverage**

Description	Serial Number	Value	Deductible	Premium
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**FORM SCHEDULE**

Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue:

**FORMS APPLICABLE TO ALL PREMISES AND COVERAGES**

Form	Edition	Description	Loc Item	Ded	Limit	Premium
BP0002	06-89	Businessowners Special Property Coverage Form				
BOP0996	05-00	Deductible Clause				
BP 05 15	01-08	Disclosure Pursuant to Terrorism Risk Ins Act				
BP-05-26	01-08	Nuclear, Bio, Chemical Terrorism Exclusions				
BP0009	06-89	Businessowners Common Policy Conditions				
BP0125	06-90	Minnesota Changes				
BP0412	01-87	Limitation of Coverage to Designated Premises				
BP0417	06-89	Employment - Related Practices Exclusion				
CA0005	06-92	Garage Coverage Form				
CA0218	01-92	Minnesota Changes - Cancellation & Nonrenewal				
CA2505	06-92	Garage Locations & Operations Med Payment Cov				
GAR0001	10-92	Policy Conditions				
GAR0002	10-92	Garage Property Amendatory Endorsement				
IL0003	06-89	Calculation of Premium				
IL0017	11-85	Common Policy Conditions				
IL0021	11-85	Nuclear Energy Liability Exclusion Endt				
MFM 001	01-08	Policy Holder Notice				
MFM-GR01	01-08	Dealers Covered Auto Symbols				
MFM-GR02	01-08	Drive Away Collision Extension				
MFMBP-02	01-09	Asbestos Exclusion				
PRIV NTC	07-01	Privacy Policy Notice				
BOP 0006	06-89	Liability Coverage Form				
CA 21 24	01-90	UM/UIM Motorist Coverage - MN				
CA2225	12-96	MN PIP				

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**FORMS APPLICABLE TO ALL PREMISES AND COVERAGES**

Form	Edition	Description	Loc Item	Ded	Limit	Premium
CA2510	06-92	Fire Legal Liability Coverage - Garage				
GAR0003	10-92	Garagekeepers Coverage				
IR 00 85	04-05	Identity Recovery Rejection				