

Home Office:  
2000 Heritage Way  
Waverly, IA 50677

Administrative Office:  
5910 Mineral Point Road  
Madison, WI 53705

012-2942-4  
Policy Number: 048032 - 72

**DECLARATIONS  
BUSINESS AUTO POLICY**

Effective Date:
05/07/2024

**ITEM ONE - Named Insured & Address**  
Baxter Credit Union DBA BCU et al.  
PO Box 8133  
Vernon Hills IL 60061 8133

**Reason for this Declaration:**  
Renewal

Policy Period 05/07/2024 to 05/07/2025 12:01 A.M. Standard Time at the Named Insured's Address stated above.

**ITEM TWO – Schedule of Coverages and Covered Autos**

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 next to the name of the coverage. A schedule of limits and premium is attached for each covered **auto** symbol shown below.

<b>COVERAGES</b>	<b>*COVERED AUTO SYMBOL</b>	
LIABILITY INSURANCE	02 08 09 10 11	
PERSONAL INJURY PROTECTION (P.I.P) (or equivalent added No-Fault Coverage)		
ADD’L P.I.P (or equivalent added No-Fault Coverage)		
PROPERTY PROTECTION INSURANCE (Michigan Only)		
AUTO MEDICAL PAYMENTS INSURANCE	02 10	
UNINSURED MOTORISTS INSURANCE	02 08 09 10	
UNDERINSURED MOTORISTS INSURANCE	02 08 09 10	
COMPREHENSIVE COVERAGE	02 08 10 11	
COLLISION COVERAGE	02 08 10 11	
TOWING AND LABOR	02	
	<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>	<b>\$25,448.00</b>


**FORMS AND ENDORSEMENTS CONTAINED IN THIS POLICY AT ITS INCEPTION INCLUDE:  
SEE SCHEDULE ATTACHED**

**DECLARATIONS  
BUSINESS AUTO POLICY**

---

**\*ITEM THREE - Description of Covered Auto Designation Symbols**

SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
2	OWNED AUTOS ONLY	10	REPOSSESSED AUTOS ONLY
8	HIRED AUTOS ONLY	11	REPOSSESSED WATERCRAFT, ALL-TERRAIN VEHICLES AND SNOWMOBILES ONLY
9	NONOWNED AUTOS ONLY		

Countersigned by:  \_\_\_\_\_  
Authorized Representative  
(Where Required)

**THESE DECLARATIONS TOGETHER WITH THE BUSINESS AUTO POLICY PROVISIONS AND  
ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.**

**DECLARATIONS  
BUSINESS AUTO POLICY**

**COVERAGE SCHEDULE**

Effective Date:
05/07/2024

Baxter Credit Union DBA BCU  
PO Box 8133  
Vernon Hills IL 60061 8133

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
-----------------	--------------	-------------------

**REPOSSESSED AUTOS ONLY**

Liability	\$1,000,000	
Medical Payments	\$5,000	
Uninsured Motorists	\$1,000,000	
Uninsured Motorists – PD Only	\$15,000	
Underinsured Motorists	\$1,000,000	
Physical Damage	\$30,000	
Comprehensive (Max Ded. Per Event \$10,000)		\$1,000
Collision		\$1,000

**REPOSSESSED WATERCRAFT, ALL-TERRAIN VEHICLES AND SNOWMOBILES ONLY**

Liability	\$1,000,000	
Physical Damage	\$30,000	
Comprehensive (Max Ded. Per Event \$10,000)		\$1,000
Collision		\$1,000

**NON-OWNED AUTO ONLY**

Liability	\$1,000,000	
Employees as Insureds	\$1,000,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	

**HIRED AUTO ONLY**

Liability	\$1,000,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Physical Damage	\$50,000	
Comprehensive		\$500
Collision		\$500

**DECLARATIONS  
BUSINESS AUTO POLICY**

Effective Date:
05/07/2024

Baxter Credit Union DBA BCU  
PO Box 8133  
Vernon Hills IL 60061 8133

**OWNED AUTOS ONLY**

**SCHEDULE OF COVERED VEHICLES**

**VEHICLE 11**                    2014 Jeep Grand Cherokee1C4RJFBG9EC350041  
ORIGINAL COST NEW    \$36,495                    GARAGED AT                    Vernon Hills IL 60061 1533

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Liability	\$1,000,000	
Medical Payments	\$5,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Comprehensive		\$500
Collision		\$1,000
Towing and Labor		
Each Disablement	\$200	
Rental Reimbursement Comprehensive		
Rental Reimbursement Collision		

**VEHICLE 12**                    2018 RAM Promaster 1500 3C6TRVBG3JE122765  
ORIGINAL COST NEW    \$33,050                    GARAGED AT                    Vernon Hills IL 60061 1533

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Liability	\$1,000,000	
Medical Payments	\$5,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Comprehensive		\$500
Collision		\$1,000
Towing and Labor		
Each Disablement	\$200	
Rental Reimbursement Comprehensive		
Rental Reimbursement Collision		

**DECLARATIONS  
BUSINESS AUTO POLICY**

Effective Date:
05/07/2024

Baxter Credit Union DBA BCU  
PO Box 8133  
Vernon Hills IL 60061 8133

**OWNED AUTOS ONLY**

**SCHEDULE OF COVERED VEHICLES**

<b>VEHICLE</b> 13	2019 Chevrolet 1500 Silverado1GCMKNEC2JZ365941		
ORIGINAL COST NEW	\$45,056	GARAGED AT	Vernon Hills IL 60061 1533

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Liability	\$1,000,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Comprehensive		\$500
Collision		\$500
Towing and Labor		
Each Disablement	\$200	
Rental Reimbursement Comprehensive		
Rental Reimbursement Collision		

<b>VEHICLE</b> 14	2019 Honda Odyssey EX 5FNRL6H50KB084908		
ORIGINAL COST NEW	\$2	GARAGED AT	Vernon Hills IL 60061 1533

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Liability	\$1,000,000	
Medical Payments	\$5,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	
Comprehensive		\$500
Collision		\$1,000
Towing and Labor		
Each Disablement	\$200	
Rental Reimbursement Comprehensive		
Rental Reimbursement Collision		

**DECLARATIONS  
BUSINESS AUTO POLICY**

---

Effective Date:
-----------------

05/07/2024
------------

Baxter Credit Union DBA BCU  
PO Box 8133  
Vernon Hills IL 60061 8133

**OWNED AUTOS ONLY**

**SCHEDULE OF COVERED VEHICLES**

**VEHICLE** 15      1994 VOLKSWAGEN Vanagon000000021R0001710  
**ORIGINAL COST NEW**      \$50,000      **GARAGED AT**      Vernon Hills IL 60061 1533

<b>COVERAGE</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Liability	\$1,000,000	
Uninsured Motorists	\$1,000,000	
Underinsured Motorists	\$1,000,000	