

Insurance Update



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CLAIMS

Road Trouble Service And You

Road Trouble Service (RTS) is an optional coverage available on Auto-Owners' personal auto policy and some business auto policies. It is designed to cover times when the vehicle is disabled.

Let's look at the reasons when this coverage might be used:

- Disabled due to a mechanical malfunction (i.e., engine stops running): It would cover the cost to tow the vehicle from the point it stopped running to the nearest repair facility.



- Flat tire: It would cover the cost of having someone change the tire.

- Key locked inside car: It will cover the cost to have someone unlock the vehicle.

- Dead battery: It would cover the cost of having a service representative jump-start the vehicle.

- Run out of gas: It will cover the cost of delivering the gas to the

vehicle, but the cost of the fuel is the driver's responsibility.

RTS is available 24 hours a day, 7 days a week, every day of the year. To access RTS service, call 888-TOW-AOIC (888-869-2642).

Your Auto-Owners policy will pay for covered services in full up to the RTS limit you purchased. If you arrange for services outside of the TOW-AOIC program, your personal out-of-pocket expense will be reimbursed by Auto-Owners up to the limit you purchased.

Call or stop by our office today to add this valuable coverage.

(Note: In North Carolina, RTS is called Towing and Labor coverage.)

LIFE INSURANCE

Adding GRB Rider To Term Life Helps Secure Your Future

Are you interested in a term life policy? Do you want a feature that protects your insurability and gives you the option to renew your policy at affordable premiums? Auto-Owners has what you need in the Guaranteed Renewability Benefit (GRB).

This optional rider is available for Ten and Twenty Year Level Term policies and can protect you from a future that is certainly unpredictable. While term products provide coverage for a limited time, changes in your life can certainly lead to a need for extended

coverage. Adding the GRB benefit can be a lifesaver for you!

Why would you need this rider added to your term policy?

- GRB allows the policy to be converted to permanent insurance at any time prior to age 65. Without GRB the policy can be converted to permanent insurance only within the first five policy years prior to age 65.
- GRB keeps the premiums level for the renewal term. Otherwise premi-

ums renew at a year-to-year rate, which is very costly.

- GRB allows for the renewal of succeeding terms (10 or 20 years, depending on age) without proving insurability. No additional underwriting is necessary. GRB will also allow you to keep the rate classification that was originally issued on renewal terms.

Contact our office to discuss life products, the advantages of term policies—and the GRB benefit.

PERSONAL INSURANCE

Know Your Liquor Liability Exposures



Be careful when serving alcohol at a party at your house. If there is an injury or death that results from your party, you could be held liable. Call our office to review your host liquor liability coverage under your homeowners policy.

The National Highway Traffic Safety Administration estimates that nearly 13,000 people per year (about 35 per day) are killed in alcohol-impaired driving crashes.

Many of these tragic accidents happen after an inebriated person leaves a party. Did you know that the host of the party can be held liable for injuries and deaths? Host liquor liability may be covered under your homeowners insurance policy if you, as the host, are held legally responsible for such a terrible accident. Here are some tips to consider if you occasionally host social events involving alcohol:

- Limit the amount of

alcohol at your event.

- If alcohol is served at your party, make sure there is plenty of food. Eating slows down alcohol absorption.
- Do not “push” alcohol on your guests.
- Encourage designated drivers and provide non-alcoholic drinks for these guests.
- Look for signs of intoxication. An intoxicated person often has trouble walking or has slurred or loud speech. This is not, however, a foolproof method of determining whether someone is intoxicated.
- Consider hiring trained bartenders. These individuals are trained to recognize and deal with intoxication. Using professional bartend-

ers can significantly reduce the risk and may help in defending a claim should there be one.

- Surveys of youth indicate that the most common source of alcohol is the young person’s home. Thus, closely monitor any social event your child hosts to make sure there is no drinking allowed, particularly underage drinking.
- Do not allow an intoxicated guest to drive away from the event. Offer to drive them home or provide a free cab ride.

Following these tips can greatly reduce or eliminate your host liquor liability exposure. Please contact our agency to review your coverage before you host your next party where alcohol may be served.

BUSINESS INSURANCE

Protecting Your Most Valuable Asset: You!



A commercial umbrella policy provides many coverages not included on your general liability policy.

A commercial umbrella policy from Auto-Owners will protect your business assets from catastrophic liability or other unexpected losses and can provide additional coverage not available elsewhere. A commercial umbrella can provide you with these coverages:

- **Care, Custody & Control:** This entails damaging a piece of equipment you have rented in a collision.
- **Worldwide Coverage:** While on a business trip in Europe, you rent a car in

the business’s name and have an at-fault accident where you are responsible for the damages.

- **Landlord Liability:** Not properly maintaining a sidewalk and a tenant slips and falls, suffering an injury.
- **Auto Liability:** An employee of your business is involved in an at-fault auto accident resulting in serious bodily injury to the claimant.
- **General Liability:** A pipe is installed incorrectly in the claimant’s building, causing substantial water damage to the building.
- **Legal Defense:** Provided when coverage is not

afforded by the primary liability insurance policy. For example, the umbrella policy would provide defense for a humiliation or discrimination claim against you.

These are just a few ways that a commercial umbrella policy can protect your business assets from catastrophic or unexpected losses.

Call or stop by our office to receive a commercial umbrella proposal for your business today.