

Insurance Update



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PERSONAL INSURANCE

Make Sure Your Summer 'Toys' Are Covered

With summer in full swing, it's a great time for outdoor recreation.

Are you protected? Do you have the appropriate coverage for your motorcycles, vacation trailers, campers, motorhomes or recreational vehicles such as ATVs, mini-bikes, trail bikes, or golf carts?

Here are some examples of coverages that you may want or need:

- Liability coverage while using your unlicensed recreational vehicle off your own property
- Expense reimbursement up to \$35 each consecutive day a vacation



trailer is uninhabitable due to loss or damage while you are on vacation

- Affordable coverage for contents of the motorhome. Included in the standard contents coverage for a trailer is the option to purchase more coverage if needed.

- Total loss to a motorcycle. Under certain conditions, your motorcycle will be replaced with a new motorcycle or the original purchase price will be paid.

Auto-Owners is not just a competitive market for automobile insurance. It can also offer all of the above coverages and more for your outdoor recreational vehicles. Auto-Owners even offers you the

convenience of including these items on your auto policy.

Along with offering great coverages, Auto-Owners also applies all policy-level discounts that apply to personal passenger autos—such as the Paid-in-Full and multi-policy discounts—to your outdoor recreational items included on an auto policy.

Call us or stop by our office to learn more!

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Exclusions and Conditions of the Policy. Some of the coverages mentioned may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material. Some of these options are not available in all states and some options have an additional charge.

BILLING

Auto-Owners Programs Allow You To Avoid Billing Fees

During these trying financial times, it is very important for all of us to become aware of ways to avoid paying extra fees and save money. At Auto-Owners, insureds can avoid billing fees by taking advantage of a couple different programs.

Customers that sign up for the On-Line Billing program will not incur any billing fees. They can monitor their billing activities through an online program. Their billing payments will be automatically withdrawn from their

checking or savings account, whichever they designate. They can also choose whether they want to continue to receive paper copies of their invoices.

If they choose not to go online, they can still avoid billing fees by having their account set up on Recurring Electronic Funds Transfer. With this program, Auto-Owners automatically withdraws their premium amount due from a designated checking or savings account. This would also allow customers to avoid any late or cancellation fees.

It doesn't matter if you are a commercial or personal lines customer, you can take advantage of either of these programs. You also retain your eligibility for the Paid-in-Full Discount with either program as well.

For more information regarding either of these programs, please contact Auto-Owners Billing Account Services at (800) 288-8740. Or call our agency and we'll help you get a billing program that works for you.

BUSINESS INSURANCE

Commercial Auto Plus Adds Coverages



The Commercial Auto Plus coverage package from Auto-Owners broadens and adds several coverages to your business auto policy for very little extra money.

A Disability Income policy from Auto-Owners provides peace-of-mind protection in case you ever become disabled and can't work. The policy includes many features, but the main one is that it protects not only your family, but provides protection of your most valuable asset: you!

The Commercial Automobile Plus coverage package features 15 separate coverage endorsements that either broaden existing coverages or provide additional coverages not available elsewhere.

The following are some of the coverages included:

Amended Deductible Provision – When more than one of your autos or trailers is involved in the same covered loss, only the single highest deductible on any one auto will apply.

Rental Auto Gap Coverage – Provides for a potential gap in coverage for which you would be con-

tractually liable if a rental company chooses to sell a damaged auto (that is not a total loss) rather than repair it. Coverage is also provided for diminished value if the vehicle is repaired rather than sold.

Personal Property Coverage – Provides up to \$500 coverage for loss or damage to personal property that is damaged or stolen from a commercial auto or personal car.

Business Personal Property Coverage – Provides up to \$500 coverage for loss or damage to business personal property that is damaged or stolen from a commercial or personal auto.

The coverage package costs \$25 per eligible vehicle and is subject to all policy level discounts. An eligible vehicle is one scheduled to the policy and carrying comprehensive or collision coverage (subject to a few exclusions).

Call or stop by our office to add this package of coverages to your commercial auto policy.

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LIFE

Protecting Your Most Valuable Asset: You!

Have you ever considered that your ability to earn an income is one of the most valuable assets you have? What would happen to your assets—such as home, car, education and investments—if you become disabled due to a sickness or an accident?

Disability income is an insurance policy that provides money to replace this lost income if you were to become disabled. Auto-Owners Insurance can tailor coverage based on your current needs.

A few of the many features of the Auto-Owners Disability Income product include: coverage for disability 24 hours a day, anywhere in the world; guaranteed renewability to age 65; premiums waived during disability; and multiple waiting periods from which to select.

Coverage cannot be canceled by the company be-

cause of poor health, past claims, hazardous occupation or any other reason.

Finally, with the purchase of disability income protection, you may qualify for up to a 5% life multi-policy discount on your home or car policy, and up to 2% on commercial policies already issued (not available in all states). What a savings opportunity!

Contact our agency to learn more about protecting your family and your most valuable asset: you!

