

Insurance Update



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BUSINESS INSURANCE

Business Owners Need Disability Income Insurance

As a business owner, one of your primary concerns should be protecting your most valuable assets. Most people would agree that the earning power of the owners and employees is one of the main assets of any business.

Workers compensation and disability income are two types of insurance coverage that all businesses should consider. They are each designed to ensure the earning power of owners and employees. In most states workers compensation insurance is mandatory for employers.

Workers compensation insurance provides disability (loss of income) benefits, medical benefits, rehabilitation

benefits and survivor (death) benefits. Benefits are only provided for accidental injuries or occupational diseases arising out of the worker's employment.

Disability income insurance provides periodic payments to replace income lost when the insured is unable to work as a result of sickness or injury. The definition of "disability" can vary substantially from policy to policy and should be examined carefully.

Sole proprietors, partners, LLC members and officers are either automatically excluded or may elect to exclude themselves from workers compensation benefits. If they are excluded, a cost-effective option for their potential loss of

income is a disability income policy.

Disability income protection with Auto-Owners Life Insurance Company can provide money to replace loss of earned income while totally disabled from sickness or an accident. Coverage applies worldwide; 24 hours a day on or off the job and includes guaranteed renewability to age 65. Coverage follows you if you move or change employment.

You insure your building and equipment against fire. You insure your business against damage and liability. Please insure your earning power, too. Contact us for details on how to add this coverage.

LIFE INSURANCE

Safe. Sound. Secure.[®] With Auto-Owners' Deferred Annuities

Since Auto-Owners issued its first deferred annuity policy in 1978, consumers have entrusted them with the safety and security of more than \$1 billion in their valuable retirement assets. Auto-Owners takes this responsibility very seriously.

The company's investment guidelines have been consistent throughout the years. The company does not invest in junk bonds or chase the latest fads on Wall Street. The portfolio of investments consists primarily of high quality corporate bonds and government bonds (74.8%). Auto-Owners conservative and consistent investment philosophy has been the cornerstone of success in

any market and will continue to be for years to come.



Whether you are a young person looking to begin the accumulation phase or you would like to roll over some accumulated funds from a 401(k) account, Auto-Owners has the annuity product to fit your needs.

Auto-Owners annuities offer these advantages:

- Interest earnings are not taxed until withdrawn, so money accumulates without annual tax withdrawals.
- No annual administration charges or additional charges for transferring funds.
- Competitive interest rates with a minimum guarantee of 3%. You will NOT lose your investment!
- Up to 10% of the cash value is available each policy year without a surrender charge.

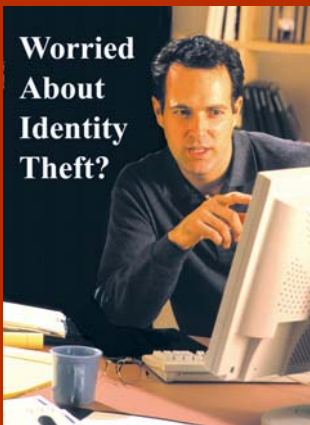
Contact our office to discuss **Safe. Sound. Secure.[®]** deferred annuity products from Auto-Owners.

PERSONAL INSURANCE

Personal Auto Plus Adds Many Coverages



The Personal Auto Plus package from Auto-Owners adds several coverages to your auto policy for very little extra money.



Identity Theft Expense coverage can be added to many Auto-Owners policies, including homeowners and personal auto policies. The coverage helps with expenses associated with identity theft and includes a third-party advocacy group to assist in restoring your identity.

Auto-Owners Insurance has combined many additional auto coverages you may need into one package.

The new Personal Automobile Plus coverage package includes the following coverages:

Trip Interruption – up to \$500 for expenses if your automobile becomes disabled due to mechanical breakdown or an accident more than 100 miles from your home.

Identity Theft Expense – up to \$15,000 for identity theft expenses as the result of any one identity theft.

Personal Property – up to \$500 for loss or damage to personal property in your automobile due to theft or attempted theft.

Automobile, Stereo, Video & Media – up to \$1,000 for theft of automobile stereo and video devices and \$200 maximum for media (cassettes, DVDs, CDs or related items).

Cellular Phone or 2-Way Communication Device – up to \$500 for loss or damage to your mobile/cellular telephone, GPS units, or other similar communication devices.

Re-Key – up to \$250 to

have the key system in your car replaced if your keys are stolen and the theft is promptly reported to the police.

The Personal Automobile Plus package can be purchased for **\$30** for a semi-annual policy or **\$60** for an annual policy.

To be eligible, at least one automobile or motorcycle must be insured for bodily injury liability, property damage liability and comprehensive or collision coverage.

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

CLAIMS

Identity Theft Coverage Helps In Two Ways

With today's advancements in technology comes the risk associated with protecting our personal and financial information from others.

Is there anything available to help defray the costs associated with attempting to restore your stolen identity, or can someone help with the monumental task one faces with these efforts? The answer is YES.

Auto-Owners offers an Identity Theft Expense coverage endorsement for homeowners, mobile homeowners, farm policies and in the Personal Auto

Plus package. While this coverage does not compensate an insured for his losses, it does provide coverage up to \$15,000, less a \$250 deductible, for certain expenses that may be incurred related to identify theft.

It provides limited coverage for lost earnings from time off work necessary to resolve identity theft issues. It also provides limited coverage for telephone or mailing costs related to identity theft. In some cases reasonable legal fees, which are incurred with Auto-Owners' prior approval, may also be covered.

To maximize effective claim handling and avoid

unnecessary legal fees, these claims should be reported promptly.

Auto-Owners has retained the services of a third-party advocacy service, at no cost to you, to assist in restoring your identity. Identity Theft Resolutions Service (Identity Theft 911) will work with you to provide proactive assistance with a personal fraud specialist. The sooner we can get you involved with this advocacy service, the less out-of-pocket expenses you will incur to restore your identity.

Contact our office to add identity theft coverage.