

# Insurance Update



VOLUME 2, ISSUE 1

JANUARY — MARCH 2008

## BUSINESS INSURANCE

### Protect Your Business Assets With An Umbrella Policy

As a business owner, you undoubtedly think you have adequate liability limits of \$500,000 on your comprehensive general liability and \$500,000 for your commercial auto liability, or even \$1million for your commercial general liability and commercial auto liability.

However, the question you must ask yourself is this: Are my commercial general liability and commercial auto liability limits enough to protect me from a catastrophic liability loss that may arise, or potential litigation as the result of a claim? The answer is no. Even a \$1million limit on your underlying commercial general liability and

commercial auto liability policies may not be enough to protect your business assets from a catastrophic loss.

There is an easy solution to this problem: an Auto-Owners commercial umbrella policy. The commercial umbrella policy is designed to:

- Be broader than your underlying comprehensive general liability and commercial auto policies by providing coverage for exposures not anticipated in your underlying policies. Such exposures would include discrimination, humiliation, and auto rental outside of the United States and its territories.

- Provide worldwide liability coverage.
- Be written over policies with companies other than Auto-Owners.
- Offer defense coverage for covered claims.

Ask us about the commercial multi-policy discounts that are available to you when you purchase an Auto-Owners commercial umbrella policy. The Auto-Owners commercial umbrella policy: peace of mind for your business assets.

## BILLING HELP

### Online Billing Makes Paying Your Premium A Breeze

In an ever-growing world of technology, where easy access and user-friendly tools are essential, Auto-Owners billing account services is striving to put your billing information at your finger tips.

Auto-Owners is pleased to offer billing account access over the Internet using Online Billing Services. This program allows you to view, print and pay your premium invoices 24 hours a day, seven days a week. Enrolling is easy. Go to [www.auto-owners.com](http://www.auto-owners.com) and click on the “Customers Login Now” button in the Customer Center area, then select “Enroll Now”.

Once enrolled, you will be able to **View** and **Pay** the most recent invoice,

and view up to two prior invoices. Enrolling for online billing will also eliminate the invoices you receive in the mail.



An e-mail message will be sent 20 days prior to the due date as each new invoice is ready for viewing and payment.

A personal identification code (PID) will appear on your regular premium invoices. For security

purposes, the PID is required when you select billing accounts for online viewing and paying. Auto-Owners also has billing account representatives available to assist you, by phone or e-mail, with your online questions.

And more good news: Billing installment fees are eliminated when you authorize recurring payment from your checking or savings account. Those personal lines accounts being paid by credit card will also not be assessed an installment fee.

Enroll today and begin enjoying the convenience of viewing and paying your premium invoices online.

**PERSONAL INSURANCE**

**Road Trouble Service Enhanced**



Enhanced road trouble service from Auto-Owners will keep you on the road.

*“This service is available nationwide and is merely an improvement to existing coverage. No additional coverage needs to be purchased ... and towing, jump-starts, changing tires and unlocking a vehicle are all included.”*

Most people realize that they don't have adequate life insurance, but many put off a decision to purchase it until it's too late.

How much life insurance do you have?

Call our office to schedule an insurance checkup.

Auto-Owners has offered road trouble service (RTS) coverage to its policyholders since 1927. Until recently, you were responsible with finding service in an emergency, paying for whatever service was needed, and later submitting a bill for reimbursement. Thanks to an agreement with Quest Claim Services, this hassle is a thing of the past.

By the end of 2007, all drivers with Auto-Owners RTS coverage had received a card for each covered vehicle on their policy. This card will contain information specific to each vehicle, and will also provide the driver with the toll-free number (1-888-TOW-AOIC), which can be used

24 hours a day, seven days a week, 365 days a year. Whenever you need roadside assistance, just call the toll-free number and Quest will dispatch the nearest service representative. Once help arrives, you will not be responsible for making any payments up to the coverage limits on your policy. All you have to do is sign your name and drive away!

This service is available nationwide and is merely an improvement to existing coverage. No additional coverage needs to be purchased. If you already have RTS coverage, the enhancement in service is included!

Everything covered by RTS coverage since 1927 will continue to be covered.

This includes assistance with towing, jump-starts, changing tires, unlocking a vehicle, and delivery of gas or oil.

Despite the coverage improvement, Auto-Owners RTS premiums remain very competitive. Feel free to compare the premiums for our coverage to those of our competitors. You'll find that Auto-Owners RTS rates are competitive. This service can even replace those offered by independent towing service companies!

Contact us, your local independent Auto-Owners agent, to inquire about our improved RTS coverage. We will be happy to help keep you on the road.

**LIFE INSURANCE**

**Don't Put Off Life Insurance Until It's Too Late**

A recent survey revealed that most Americans know they should have more life insurance, but don't know what to buy or believe they can't afford it. Our agency is here to help you.

Most people are surprised at how inexpensive life insurance can be purchased if they buy it when they are healthy. It is only unaffordable if you wait until you are unhealthy to purchase it.



insurance is best for you and your situation. We are here to listen to *your* needs and give you professional advice. Some of our companies, like Auto-Owners, even offer multi-policy discounts off your home or auto insurance when you have your life insurance with the same company.

Remember, life insurance is for the *protection of your loved ones*. Don't procrastinate on this important issue. Call us.

You may be waiting to take care of your life insurance needs because it is difficult to know what kind of life