

# Insurance Update



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## PERSONAL INSURANCE

### Many Discounts Available For RV, Motorcycle Users

Summer is here, which means people are hitting the road in their motorcycles and motor homes. Besides insuring your car, Auto-Owners Insurance can also insure your motorcycle, vacation trailer, camper, recreational vehicle and motor home.

All discounts that apply to cars—such as the Paid-in-Full, group, and multi-policy discounts—also apply to other vehicles on the policy. In addition to these discounts, we also offer the following through Auto-Owners:

#### Motorcycles

- Multi-Vehicle Discount – A **10%-25%** discount is available on all motorcycles on the same policy as your car.
- Touring Bike Discount – Motorcycles classified as touring bikes receive a **40%-60%** discount.
- Motorcycle Safety Foundation Discount – A **10%** discount is given to all Motorcycle Safety Foundation

certificate holders over age 17.

- Anti-Lock Brakes Discount
- Total Loss to a New Motorcycle – Pays for replacement of a new motorcycle if totaled in the first 90 days after purchase.

#### Vacation Trailers

- Vacation Trailer Endorsement – We cover loss or damage to your vacation trailer if made uninhabitable while on vacation.
- Vacation Expense Allowance – We will reimburse you up to **\$35** for each consecutive day your vacation trailer is uninhabitable while on vacation.
- Contents Coverage – Your vacation trailer contents are included up to 10% of the amount on the trailer. Additional amounts may be purchased.
- Road Trouble Service – If Road Trouble Service applies to the automobile towing your vacation trailer,

it will also apply to any necessary towing and labor costs for your trailer.

#### Motor Homes

- Special Motor Home Program – We provide a **15%-50%** discount on select coverages for motor homes not used as a primary residence or used in commuting to work or school.
- Motor Home Contents – Affordable coverage for motor home contents may be purchased.

#### Recreational Vehicles

- Auto-Owners also provides coverage for ATVs, dune buggies, mini-bikes, trail bikes – even golf carts and snowmobiles!

Call or stop by our office to learn more!

## BILLING

### Auto-Owners Billing Account Services: There To Serve You

Super Outstanding Service—it is what Auto-Owners billing account services is committed to providing all of its callers who have questions regarding their billing account.

The Auto-Owners billing account services team is a group of over 50 associates who field an average of 3,000-plus calls a day on various billing-related questions or concerns.

Some of the most common functions the billing account services team provides assistance with over the phone include: changing billing payment plans; explaining the account history; taking a one-time check or credit card payments; changing the due date to accommodate your needs; and combining multiple billing accounts, among others.

In order to service those who choose to manage their billing account online,

Auto-Owners billing account services has a team of associates who answer phone calls and e-mails specifically for those questions.

If you have questions about your billing account, please call one of the helpful associates on the Auto-Owners billing account services team at (800) 288-8740 between 8 a.m.-6 p.m. EST, Monday through Friday.

## BUSINESS INSURANCE

# Who Needs Equipment Breakdown?



Protect your office property with Equipment Breakdown endorsements.

*“... (If your office contains a fair amount of electrical equipment ... you may have an extensive equipment breakdown exposure.”*

In today’s electronic digital age, the most common coverage oversight is office property. Particularly, if your office contains a fair amount of electrical equipment such as a phone system, multiple printer/fax/copier or networked computer, you may have an extensive equipment breakdown exposure.

### **COVERAGE PROVIDED:**

Auto-Owners commercial property policies include Equipment Breakdown endorsements that provide the following addi-

tional coverages:

- Mechanical breakdown, electrical, electronic or pressure system breakdown
- Rupture, bursting, implosion or steam explosion
- Changes in extremes of temperature, which may result in spoilage

These coverages will apply to your property, which may include:

- Boiler/pressure vessel and related piping and equipment
- Air conditioning or refrigeration systems
- Computers, telephone

systems, fax machines and copiers

In addition to the above, additional coverages are:

- Electronic data restoration as a result of an equipment breakdown
- Spoilage or contamination of perishable stock
- Periodic inspections of the policyholder’s boiler or pressure vessels (as defined by each state or jurisdictional authority)

Ask us how the Auto-Owners Equipment Breakdown endorsement may work for you!

## LIFE INSURANCE

# Protect Yourself With Disability Income Insurance



Thinking about protecting your future earnings? A good start is buying disability income insurance.

*A 35-year-old worker has a 50% chance of being disabled for at least three months before turning 65. A male has a 43% chance of becoming disabled during his working years; for a female it’s 54%.*

Did you know that every four minutes, someone in the United States becomes permanently disabled? You insure your home against fire and your car against damage and liability; why not insure your earning power ... the force that makes other things possible?

A few features of the Auto-Owners disability income policy include:

- Coverage on or off the job, 24/7, worldwide.
- Can be written to replace income from \$300 to \$10,000 a month depending on your job duties.
- Is guaranteed renewable to age 65.



- Benefits are paid directly to the person who is insured.

Statistics show that:

- A 35-year-old worker has a 50% chance of being disabled for at least three

months before turning 65.

- The average disability lasts nearly three years.
- A male has a 43% chance of becoming disabled during his working years; for females it’s 54%.
- 65% of disability claims come from illness, not accidents.
- Disability is the cause of nearly 50% of all home foreclosures

Not only does your income stop after a disability, your expenses may increase.

Protect your most valuable asset; it’s standing in your shoes right now! Call us today!