

Insurance Update



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CLAIMS

'No Problem' Auto Glass Service Is Easy!

Auto-Owners developed the “No Problem” auto glass service in 1996 to help provide better service on auto glass claims. In 2008 it was decided the company could better service its insureds by using two providers (LYNX Services and Quest Claims Solutions) to facilitate glass replacement for its customers.

“No Problem” auto glass service sounds GREAT! How does it work?

- You contact our office and advise us that you have a broken or chipped windshield.
- We contact either LYNX or Quest.
- LYNX or Quest will then contact you and discuss whether the windshield can be repaired or must be replaced.
- LYNX or Quest will then make arrangements with the glass company, of your choice, to do the repairs or replacement at the place and time

that has been agreed upon by you and the glass company

- You are then responsible only for your deductible, if you have one, and the bill is sent directly to Auto-Owners.

Is there any advantage to repairing the windshield rather than replacing it?

- Both firms will discuss with you if the damage can be repaired instead of replacing the windshield.
- Repairing a windshield is desirable, as Auto-Owners waives the deducti-



ble when a windshield is repaired rather than replaced.

- It is also more environmentally friendly, as auto glass is not recyclable. Last year enough auto glass was replaced in the United States to fill a football stadium!

What are the advantages of using this service?

- The process is simple.
- It can also help you control your premium costs by helping Auto-Owners keep the costs for these small but frequent claims reasonable.

On your next glass claim use the “No Problem” auto glass service. Call LYNX at (800) 264-4143 or Quest at (888) 295-2590.

LIFE INSURANCE

Tired Of Low Interest With CDs? Switch To An Annuity!

Annuities offer a quality investment program with important advantages to consider. Of utmost importance is peace of mind. In these uncertain times, Auto-Owners conservative investment philosophy and minimum guaranteed interest rate on annuities eliminate uncertainty.

Annuity interest earnings are taxed only when withdrawn, compared with CD interest, which is taxed annually. Deferring taxes preserves more of your current income.

Annuities can better accommodate changing future needs. Unlike CDs, annuity cash values are available under certain conditions such as nursing home confinement or a critical illness.

Because an annuity policy has a beneficiary, it is a valuable estate-planning tool. Annuities do not have to go through probate court. Auto-Owners annuities are also a source of guaranteed retirement income.

Annuities' other advantages are li-

quidity, with access to a portion of cash values each year with no Auto-Owners penalty; competitive, stable interest rates; and no maturity dates to remember. When you make a single or annual deposit, no fees are charged and all your money is working for you, earning interest.

Plan for tomorrow by investing in an Auto-Owners annuity today. Call or visit our office—we look forward to talking with you about this opportunity.

PERSONAL INSURANCE

Rental Car Coverage: Are You Covered?



Don't assume your auto policy gives you complete coverage when renting a car. A gap in your coverage could be costly should you get into an accident while renting a car. Many coverages do carry over, but contact our office to see where you stand.

Would your automobile policy provide you with the coverages you may need when renting a car? Rental car contracts vary by different rental companies, potentially leaving you responsible for various portions of the contract if an accident occurs and it's not covered under your policy.

Portions of the contract you could be held responsible for include loss of use (the income the rental automobile would have produced had it been in service); diminished value (the reduction in market value of

the rental car after being repaired or sold in a damaged state); and replacement of the rental automobile with a new automobile if the rental automobile is deemed a total loss.

An Auto-Owners Insurance policy may be able to provide you with the coverages you need. The same coverages carried on your personal automobiles, under your Auto-Owners Insurance policy, may extend to rental automobiles for accidents that occur within the United States; its territories or possessions; Canada; Mexico; or between their

ports.

Loss of use and replacement of a rental automobile with a new car may be extended from your Auto-Owners Insurance policy when at least one of your automobiles has comprehensive and collision coverage. Diminished value coverage may be provided by purchasing the Personal Automobile Plus package.

Please contact our office to inquire about which rental car coverages are available under your policy.

BUSINESS INSURANCE

False Pretense Coverage Protects Dealers



Unfortunately, not everyone is trustworthy. If you sell autos, boats or motorcycles, you need False Pretense coverage to make sure you're covered from unlawful behavior of others.

If you're an auto, boat or motorcycle dealer, you need False Pretense coverage.

False Pretense coverage responds to losses that arise out of voluntarily parting with a vehicle if induced to do so by any fraudulent scheme, trick, device or false pretense, or purchasing the automobile from a seller who did not have legal title. This type of loss is outside of the scope of theft and is not covered under your basic policy. False Pretense coverage is purchased as an optional coverage.

Auto-Owners offers False Pretense coverage under the dealer's blanket policy. False Pretense can

be purchased by separate endorsement, or False Pretense coverage is included when the Dealer's Blanket Coverage Package is purchased. Both options provide this coverage for the policy's entire inventory.

False Pretense is an important coverage for business owners who sell the following types of vehicles:

- Automobiles, including motorcycles, snowmobiles and ATVs
- Farm implements
- Campers/vacation trailers
- Watercraft

Additionally, False Pretense Coverage for Stock is included in the Garage Property Plus Coverage Package.

"Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

This coverage applies to False Pretense losses that may arise to boxed or crated inventory that is covered under your contents coverage. This is especially important for motorcycle, snowmobile or ATV dealers.

Auto-Owners provides broad protection for losses to your important inventory assets. Please contact our office for a complete explanation of the coverage and the cost for protecting yourself from losses arising from False Pretense.