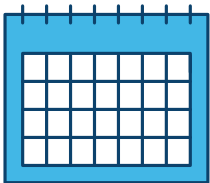


Choose a Payment Plan That Works Best for You

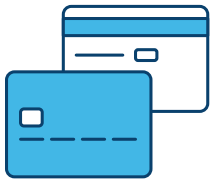


Auto-Owners offers a variety of billing options as a convenient way to pay your insurance premiums. These options include full pay, semi-annual, quarterly and monthly. Any of these options can be requested with a new policy or any time your policy is in effect.



You can also choose a payment due date that works best for your schedule. Due date options can be the first of the month through the 28th.

Auto-Owners premium invoices are mailed or emailed 20 days prior to the due date. Mailed invoices are sent to the address that is on the policy, unless an alternate address is requested.



Many payment method options are also available. You can pay by electronic funds transfer (EFT), credit card (VISA, MasterCard, American Express and Discover) or check.

If you prefer to pay online, visit auto-owners.com for access to the Pay Now system for quick one-time payments, or enroll in Auto-Owners online access to view policy, billing and claim information.



If you are more comfortable calling Auto-Owners to make your payment, you can call 800.288.8740, option three, to make a credit card payment using the automated system. This system is available 24/7 and you will not be

charged a fee. Billing representatives are also available Monday through Friday, 8:00 a.m. to 6:00 p.m. EST, to take your EFT or credit card payment over the phone with a fee.

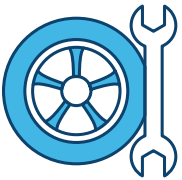


Making payments has never been easier with auto-pay! Ask us about automatic EFT or credit card payment options. For additional information on your billing and payment choices, contact our agency today.



Protect Your Garage Business

Managing your garage business can be challenging – you are responsible for many important aspects of your business, from advertising and accounting to servicing customers and ordering parts. You may also be responsible for managing your own vehicles and an inventory of vehicles held for sale. Dealer's Blanket coverage is essential to protect these vehicles.



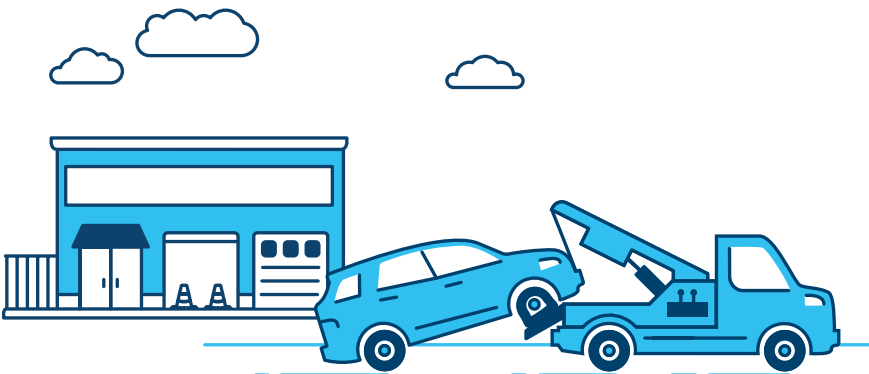
Dealer's Blanket insurance is an optional physical damage coverage meant to protect your covered property held for sale, pending delivery after sale, or used in your garage business. Some examples of covered property

include personal vehicles titled in the business's name, service and tow vehicles, consignment autos, new and used inventory autos, watercraft, and truck campers.



When a loss occurs, a speedy claims process is what you need to keep your business running smoothly. To assist with a quick claim-adjustment process, coinsurance provisions do not apply to losses involving two or fewer

items of covered property. This means you will not have to provide an itemized inventory for those losses, and you will not be subject to a reduced settlement, as coinsurance will not be evaluated.



Auto-Owners is working as hard as you do to be a great market for your garage operations. They have taken steps to improve service and help when unforeseen circumstances arise. Contact our agency to help you choose the right coverage for you and your business.

Auto-Owners
INSURANCE

Personalize Your Life Insurance

Are you struggling to find a life insurance policy that fits your needs? Our agency may have an option for you.

Some major life changes are unexpected and can impact how much life insurance coverage you may need. A universal life policy is personalized to fit your needs, and has the flexibility to change with whatever life throws at you. With a universal life policy:

- You can have your policy structured around what you are comfortable spending, meaning you are able to determine the premium amount you can afford.
- You also have the option to skip a premium payment without putting the policy in jeopardy of lapsing, as long as you have cash-value accumulation to fund the policy.
- You can structure a universal life policy as a term or a permanent product, or you can create a custom structure just for you.
- You have the ability to decrease or increase your benefit amount to fit your needs (*subject to underwriting*).



Universal life allows you to tailor the perfect policy that fits your budget, needs and whatever life throws your way! Contact our agency to discuss how to personalize a policy that is right for you.



An Umbrella Policy Can Help

Have you ever talked with someone who experienced a serious auto claim? Certainly, their story of the accident would have details about how scared they felt, the pain they may have endured from an injury or the anxiety over a potential lawsuit.



Consider the following real-life example where having an umbrella policy was incredibly helpful. A 16-year-old girl caused an accident while driving to school. It was a rainy

morning and she hit another vehicle when driving through an intersection. The other driver had significant injuries. At 16 years old, this driver was served a \$2 million lawsuit. As she tells it, her parents took a deep breath and told her not to worry; this was why they had an umbrella policy.

An umbrella policy can help ease stress and anxiety after a loss. If a lawsuit is filed, an umbrella policy provides liability

limits of at least \$1 million over your auto policy liability limit. In today's society, verdicts are increasing almost daily, and this increased limit provides an added layer of liability protection for your assets.



While the majority of claims for an umbrella policy result from auto accidents, there are other situations where an umbrella policy may be valuable. Additional examples include claims related to ATV and boat ownership, personal liability with social media use, young drivers, etc.



If you are interested in an umbrella policy, reach out to our agency for additional information!