

A New, Flexible Way to Pay



Great news! We listened to your requests and now include an option for bank account payments through the Interactive Voice Response (IVR) payment system. The IVR now offers the flexibility of using a credit/debit card or your bank account.



The IVR is available 24/7. Our toll-free number provides you access to basic billing account information and payment options in English or Spanish. There is no fee to use the IVR automated payment system and you may save your payment method for future IVR payments.

Billing accounts eligible for IVR access include active accounts, cancel-pending accounts, escrow direct bill (EDB) accounts and new business deposits.

To access the IVR, call 1.800.288.8740...

- To make an automated payment, select option three then option one.
- To get automated billing account information, select option one then option one.

Information needed to use the IVR payment option:

- Nine-digit billing account number (*see the policy document cover page next to the policy number*)
- Primary or alternate five-digit mailing ZIP code (*foreign postal codes are not eligible*)
 - Visa, MasterCard, American Express, Discover or debit cards
 - Bank routing and checking/savings account number

A confirmation number is provided to verify that your payment was scheduled. Remain on the telephone until you receive the confirmation number. Your billing account immediately reflects the confirmation number and pending payment.



Next time you're rushed or it's after hours, remember that you have 24/7 account access through the IVR payment system and online access at [auto-owners.com](https://www.auto-owners.com). Both systems offer the options to make payments and access basic billing account information.



The Importance of Telematic Technology for Your Business

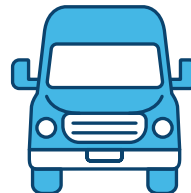
Business owners frequently use cameras and alarms in their shops, stores and restaurants to protect against theft, damage and false claims related to a premise's exposure.

However, many business owners are reluctant to adopt this technology for their vehicles. Considering the increased severity of claims, nuclear verdicts and the litigious environment that exists in many states, it is essential to adopt new technology to help defend against these threats.

Our new partnership with Azuga will allow Auto-Owners customers to purchase telematics products and related services for a reduced price. This technology can protect your business, improve the behavior of your fleet drivers and reduce operational costs. If you have one vehicle or a fleet of 100, your business should consider the benefits of adding vehicle monitoring.

Telematics can encourage safe-driving practices and reduce vehicle-related expenses. The ability to record driver behavior, such as speeding, acceleration and hard braking, is one of the key features of any telematics system. Driver behavior has a direct impact on vehicle wear and tear, maintenance and safe operation.

Telematics also provides real-time information on a vehicle's location and performance. Depending on your industry, knowing a vehicle's location is essential to providing efficient dispatching and route planning. It allows managers to quickly reroute vehicles around trouble spots and traffic. Business owners can manage costs by monitoring vehicle performance, fuel consumption and idle time.



Dash cameras, bundled with telematics, provide visual documentation in the event of an accident or near-miss. Dash cameras have become critical in helping determine fault by eliminating potential doubt regarding an event and verifying its validity. Lastly, cameras are an excellent training tool - any recorded event can be used as an aid to help increase driver awareness and improve driver behavior.



Visit azuga.com/premium-partner/auto-owners-insurance, or contact your Auto-Owners agent or loss control consultant for more information.

A Flexible and Budget Friendly Life Insurance Option

When applying for life insurance, one of the first decisions you have to make is the amount of coverage needed.

There are many factors to consider, but many people purchase life insurance with the intention of covering:

- A mortgage
- Assistance with the cost of living for loved ones
- Future education costs for children
- Final expenses



All of these needs are important and personal. With that in mind, it is important that the death benefit is there to ensure that the money can be used for your intended purpose.

According to the CDC, the leading cause of death for those ages 1 to 44 in 2022 was unintentional injury.¹ Passing away from an accident often increases the end-of-life expenses because of hospital bills and other unexpected expenses. Adding an Accidental Death Benefit rider may help beneficiaries manage any unexpected expenses that result from their loved one passing in an accident.

¹ https://wisqars.cdc.gov/pdfs/leading-causes-of-death-by-age-group_2022_508.pdf

The Accidental Death Benefit rider provides an additional death benefit if the insured were to pass in an accident. Since the additional death benefit is not payable in every situation, this rider can be a budget-friendly option to plan for the unexpected. With Auto-Owners, you are able to choose how much additional coverage you would like at the time of application. This allows more flexibility and can cater to your budget.

The Accidental Death Benefit rider provides an extra layer of protection for families and adding it to your policy may give you peace of mind.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material. Discounts may not be available in all states. Limitations and conditions may apply. Premiums will be based on benefits chosen.



Call your independent agent today to further discuss this rider and the benefits it could bring to your policy.

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Why You Need a Personal Umbrella Policy

In an unpredictable world, people often overlook the need for a personal umbrella policy, which is a layer of protection that extends beyond standard policies. Umbrella insurance provides additional liability coverage, protecting your assets in case of unforeseen events that could lead to significant losses.

One of the main reasons you should consider umbrella insurance is due to the rising costs of litigation. In today's society, legal battles are common and even a minor accident can result in substantial medical bills.

Standard home or auto policies have basic limits. Once you exceed those limits, the policyholder becomes personally responsible for the remaining costs. Umbrella policies can cover these additional costs, ensuring that your savings and assets remain protected.

Additionally, umbrella insurance offers coverage for some situations not included in typical home or auto policies. For example, if you are involved in a lawsuit due to defamation, your umbrella policy can step in and pay from the first dollar. This coverage can be crucial, specifically for individuals who have valuable assets or substantial net worth.

As lifestyles change, so do risks. Homeowners may complete renovations, families may grow in size, and recreational activities (*boating, ATVs, etc.*) may increase exposure to accidents. Each of these can elevate liability risks. An umbrella serves as a proactive measure, providing peace of mind against any unforeseen circumstances.

Umbrella insurance is a smart investment for long-term financial security. A personal umbrella policy is an important safety net that offers protection against the unpredictable nature of life. It's a great component of a well-rounded financial plan.



Call your agent today to further discuss umbrella insurance and the benefits it could bring to your policy.

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