



INSURANCE UPDATE

OCTOBER - DECEMBER 2019

Auto-Owners
INSURANCE

Have a Claim While Tailgating?

It's that time of the year again: The return of football season and tailgating.

Tailgating is all about getting pumped for the game with parking lot festivities. During all the parking lot pre-game celebrations, however, car accidents are bound to occur. The good news is Auto-Owners can provide you with coverage for nearly any type of accident that damages your vehicle.

Fire coverage pays for damage to your automobile caused by fire or lightning. Theft coverage will pay for loss of or damage to your automobile if your vehicle is stolen. Comprehensive coverage provides coverage to your automobile for glass breakage and vehicle damage as a result of vandalism, riot or civil disturbance. Collision coverage pays for loss or damage to your automobile caused by accidental collision with another object.

Here are some basic tips to follow if your automobile incurs damage during tailgating:

- Contact our agency's office. Let us know what happened as soon as possible. We will help you determine the next steps.





Protection for Your Jewelry Items

Fall is upon us and before we know it the holiday season will be here. Oftentimes during the holiday season people buy jewelry to give as gifts. A common question you may have is, "How do I insure my jewelry items?"

There are a few different options available for coverage of jewelry items. Jewelry can be insured under the personal property coverage of your homeowners, mobile homeowners or farm policy. Depending on your need, the coverage can be increased to cover the additional amounts of personal property.

Another option is to schedule the jewelry using a personal inland marine policy/endorsement. Coverage is provided on an "all-risk" basis – meaning everything is covered unless specifically excluded in the policy form. When adding jewelry items on a personal inland marine policy/endorsement, there are two options that Auto-Owners offers:

Scheduled Jewelry: This option requires a detailed description of the individual item to be covered and its value. Agreed value can be purchased for items with values up to \$75,000 that are specifically scheduled. An appraisal may be required, depending on the item's value.

Jewelry Blanket: This option is a convenient way to cover all of your jewelry items that are lower in value individually, but together could represent a significant loss. A detailed schedule of items to be covered is not required; however, the insurance company may ask for

an overall idea of what the items are. When insuring items using the jewelry blanket, no one piece can be valued at more than \$5,000. Any item valued over \$5,000 should be scheduled separately. The maximum amount of coverage provided by the jewelry blanket is \$25,000 per location.

The availability of coverages varies by state. Please call our office for more details.

Tailgating CONTINUED

- Take pictures of the damage with your phone or a camera.
- If another driver was involved and is still around, jot down their name, address, phone number, driver's license number and insurance company.
- Before leaving, ask others in the area if they witnessed anything. If so, obtain their contact information so they can be contacted for a statement, if necessary.
- Check with security to find out if they have security camera footage of the accident.

No matter who you cheer for in the big game, Auto-Owners will be there to help when accidents happen. If you have questions, contact our office.

Let Safety Drive Business Success

Workplace safety is not just a list of rules. It's a process. It takes commitment and effort, and ultimately it is something that is achievable.

There is always opportunity for improvement. Keep the following in mind as you review your current process to let safety drive your business success:

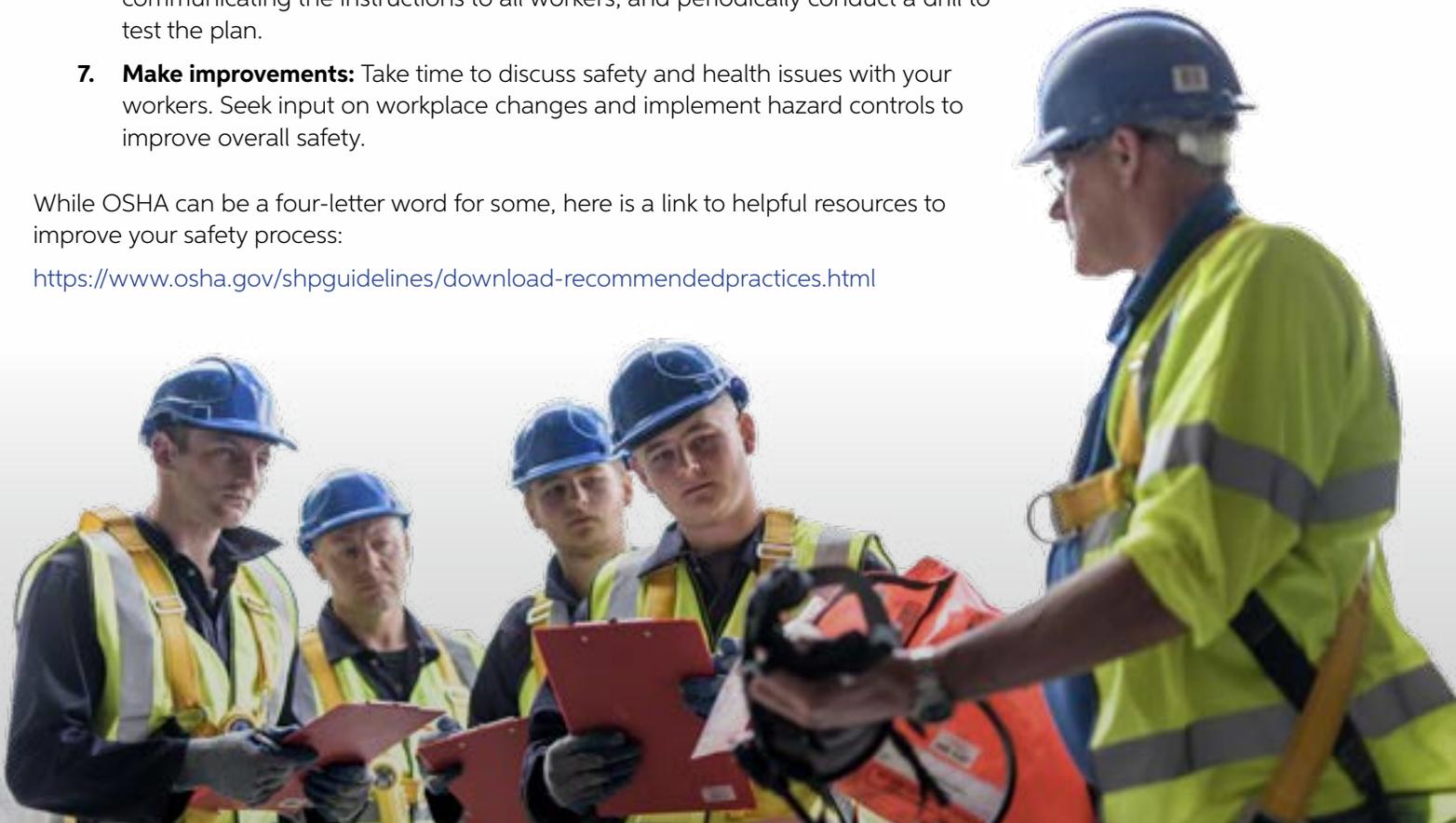
- Keep it simple and take one step at a time.
- Lead your business with safety, placing a focus on preventing injuries and losses.
- If you do not react to an injury or loss, that is a missed opportunity for the future.
- Workplace safety should be done because it is the right thing to do.

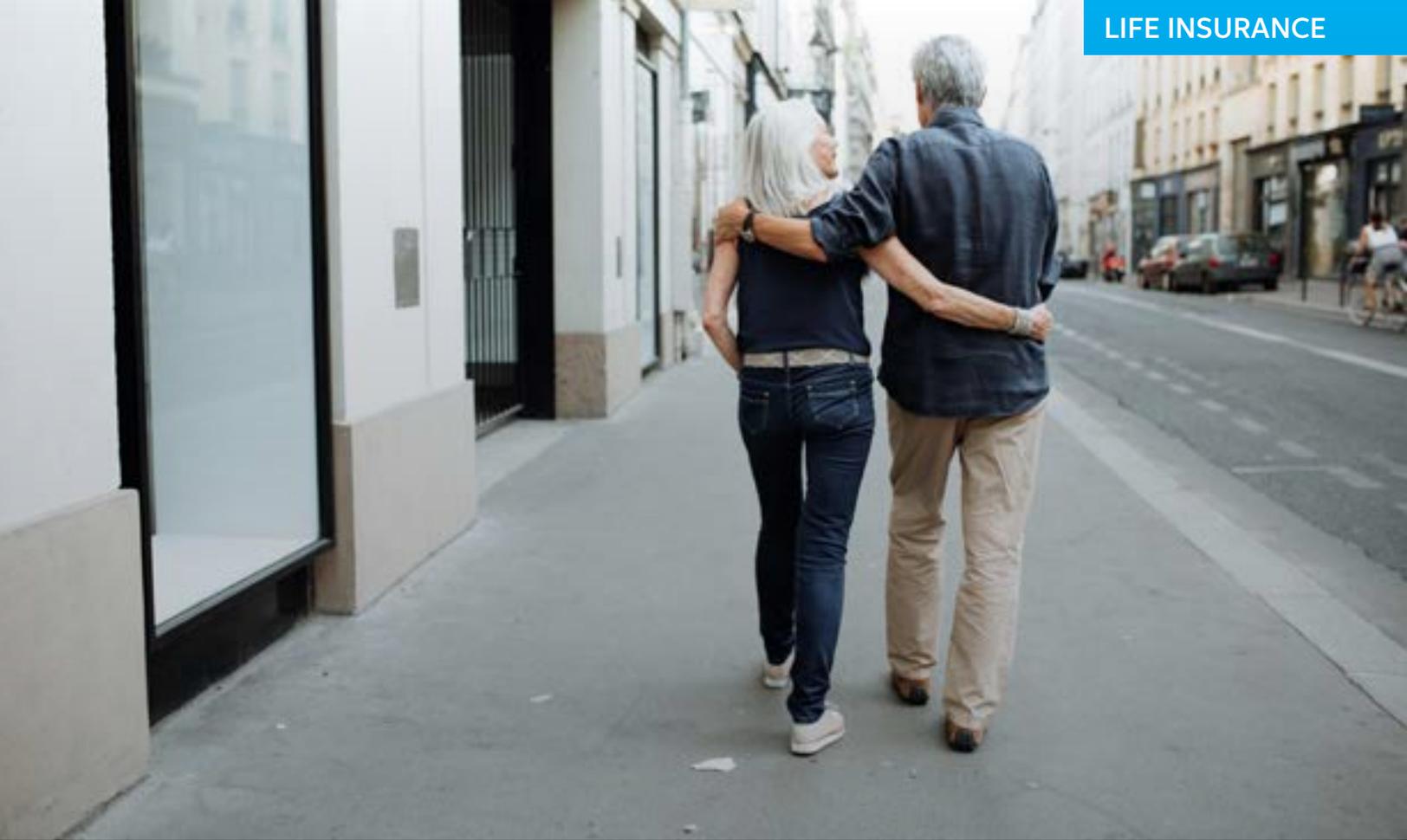
Here are seven best practices to focus on as you design your safety and health program, or enhance what is already in place as you evaluate your current process:

- 1. Establish safety and health as a core value:** Communicate to all workers your No. 1 goal is to keep your employees safe.
- 2. Lead by example:** Demonstrate safe behavior in everything you do and make it a priority in your daily interactions with workers.
- 3. Implement a reporting system:** Establish a system for workers to report all injuries, illnesses, near misses and safety concerns.
- 4. Provide training:** Train workers on the safe methods for performing their job, as well as how to identify and report unsafe conditions.
- 5. Conduct inspections:** Inspect the workplace on a regular basis – using a checklist to guide workers through the process – and assure that unsafe conditions and behavior are corrected.
- 6. Address emergencies:** Plan for identified emergency situations, including communicating the instructions to all workers, and periodically conduct a drill to test the plan.
- 7. Make improvements:** Take time to discuss safety and health issues with your workers. Seek input on workplace changes and implement hazard controls to improve overall safety.

While OSHA can be a four-letter word for some, here is a link to helpful resources to improve your safety process:

<https://www.osha.gov/shpguidelines/download-recommendedpractices.html>





Underwritten vs. Instant-Issue Life Insurance

A life insurance policy can mean different things to different people: financial protection for loved ones, end-of-life expenses, a legacy to leave behind, or even a discount on other insurance. Most providers offer both underwritten and instant-issue products; knowing the difference can help you know which policy to purchase.

Instant-issue products go through no underwriting, meaning the insured doesn't have to have any medical exams, pin pricks or interviews. As the name implies, instant-issue products have a very short processing time.

The ease of the instant issue is appealing, but is it always the best option? Coverage amounts are limited because providers are not willing to take a large risk on something without underwriting. Additionally, the policies are often more expensive because it is not written for the individual, but for the group.

On the other hand, underwritten products are tailored directly to the insured. With underwriting, policies may be more affordable, have a variety of coverage periods, and offer a greater range of coverage amounts – up to millions.

Due to the range of options, the provider will want to run some medical tests. Depending on the insured's schedule, issuing an underwritten product may take months. To combat the long processing time, most carriers allow insureds to bind coverage.

Deciding between an underwritten product and an instant issue is all about reviewing your wants and needs. Either way, the best insurance is the insurance that is there when you need it. Contact our office if you want more information about life insurance.

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