

## Choose a Payment Plan that Works Best for You



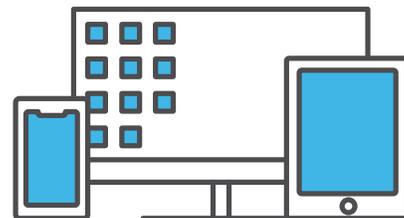
Auto-Owners offers a variety of billing options as a convenient way to pay your insurance premiums. These options include Full Pay, Semi-Annual, Quarterly, and Monthly.

Any of these can be requested with a new policy or any time your policy is in effect. You may also choose a payment due date that works best for your schedule. Due date options include any calendar date 1 through 28.

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](https://www.auto-owners.com) for access to the Pay Now system (for quick one-time payments), or enroll in the Customer Center for full access to policy, billing and claim information.
- If you are more comfortable calling Auto-Owners to make your payment, you can call 800.288.8740, option 3, 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 8 a.m. to 6 p.m. (EST) Monday through Friday to take your EFT or credit card payment over the phone, with a fee.



Making payments can be even easier with auto-pay; ask our agency about automatic EFT payment options. Contact us for more information on your billing and payment choices.

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# Your Business Needs Equipment Breakdown Coverage

People rely on you as a business owner, and you couldn't run your business without the help of people like your staff and the support of your customers.



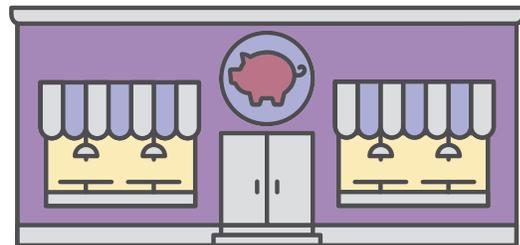
But have you ever stopped to think how much you rely on equipment to help keep your business running successfully?

Take a moment to think of all the equipment used to keep your business operations afloat – computers, telephones, refrigeration systems and more! But, as we all know, equipment fails from time to time.

What will you do if there is a power surge or overheating that causes equipment to fail, which means you will have to shut your business down until repairs have been made?

Well, if you are thinking to yourself, “What will I do if I run into any of those issues?” fear no more! Auto-Owners offers Equipment Breakdown coverage for when the equipment you rely on to do your job no longer does its job. Within this coverage there are also a variety of additional coverages provided – Pollutant Clean-Up, Electronic Data Restoration, and Spoilage coverage, just to name a few.

The restaurant industry can specifically find value in this coverage, since one of the main systems needed is a refrigerator, or refrigeration system. This is imperative in order to keep the meat used for those “award-winning bacon burgers” from spoiling. If the refrigeration system fails, both the hamburger and bacon will spoil.

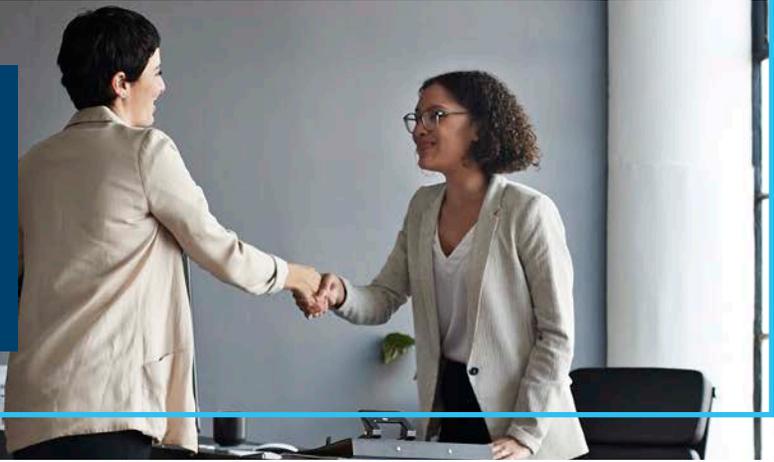


**Fortunately, Spoilage coverage is included with Equipment Breakdown and provides coverage for the loss of those perishable food items, up to a limit of \$750,000.**

**Contact our agency to discuss Equipment Breakdown coverage today.**

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# SIMPLE and SEP IRA Plans Make Sense for Employers



For employers, particularly small businesses, attracting strong candidates is an important component in helping achieve their goals.

Oftentimes a good benefits package can help create extra needed incentive. Fortunately, there are some great options in this area that have little to no administrative costs and are appealing to employees.

A Savings Incentive Match Plan for Employees Individual Retirement Account (*SIMPLE IRA*) is a great option that offers the opportunity for employees to not only make their own contributions, but also receive contributions from their employer. This plan gives employees autonomy in their own retirement savings. For small businesses with fewer than 100 employees, it can enhance a benefits package by providing immediate vesting.

Another great option is a Simplified Employee Pension (*SEP*) plan, which is not only something for small businesses to consider, but for self-employed individuals as well. SEP IRAs are granted higher contribution allowances than traditional IRAs. SEP IRAs allow up to 25% of an individual's annual compensation to be invested. As with the SIMPLE IRA, SEPs are also vested immediately. This can make a significant impact on available funds once retirement is reached.

SIMPLE and SEP IRAs both have the benefit of being relatively low maintenance. Each plan also holds the potential for tax-deductible contributions for employers, which could result in a valuable tax planning tool.



**Talk with a tax professional today to see if a SIMPLE or SEP IRA makes sense for you and your business.**

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## Is Your Digital Information Safe?

Staying connected to family and friends is important, and for many of us that connection is usually maintained through technology.

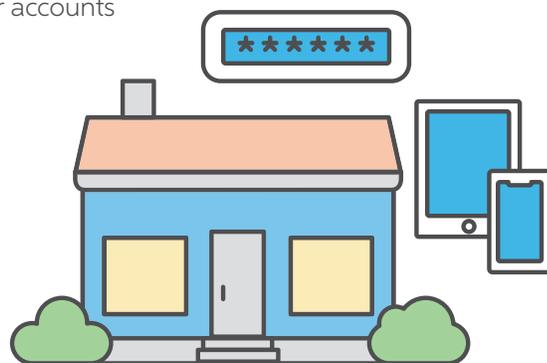
Laptops, tablets, smartphones and smart home devices make keeping us connected so much easier. But few of us stop to think about how much of our information – and our life – is housed within and accessible by means of our connected devices.

Imagine that one of your devices is hacked: Your passwords are stolen, your accounts infiltrated, photos or banking information held hostage. What do you do?

Luckily, Auto-Owners has a coverage you can add to your homeowners policy to help keep your personal devices safe: Home Cyber Protection.

The Home Cyber Protection package is a suite of coverages that helps protect you in the event that one or more of your devices is compromised. Home Cyber Protection can help cover the costs associated with either recovering your personal data or restoring your computing systems. It also provides payment in the event your information is held hostage through cyber extortion events.

Home Cyber Protection covers direct financial loss due to fraud, including the unauthorized use of credit cards or check forgery. The Home Cyber Protection package also covers the costs associated with legal and forensic review after a data breach.



**You have taken measures to protect your physical belongings; now protect your digital ones too. Contact our agency for more information.**

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