

*Michigan
Personal
Automobile*

PROTECTION



Michigan Personal Automobile Protection

BROAD, FLEXIBLE PROTECTION FOR YOUR AUTOMOBILE AND YOU!

Auto Owners and its affiliate companies offer a variety of programs. Each program has its own eligibility requirements, coverages and rates. You should discuss with your agent which company and program is most appropriate for your insurance needs.

POLICY HIGHLIGHTS

TWO COMPANIES TO CHOOSE FROM

Auto Owners Insurance Company
Home Owners Insurance Company

A+ GROUP PROGRAM

The A+ program consists of discounts for specific groups or associations. Hundreds of groups, such as civic groups, chambers of commerce, and retirement groups enjoy great Auto Owners protection at a discount tailored to their group.

PREMIUM DISCOUNTS AVAILABLE

- Multi Policy
- Multi Car
- Airbag s
- Good Student
- Paid In Full
- Anti Theft Device
- Anti Lock Brakes ABS
- Student Away at School
- Premier for Safe Drivers
- Driver Safety Program

FLEXIBILITY TO ADD OTHER ITEMS

Physical damage and liability coverage can be provided for utility trailers, vacation trailers, camper bodies, motorhomes, classic autos, antique autos, motorcycles, and licensed or unlicensed recreational vehicles.

LIABILITY LIMITS AVAILABLE UP TO \$1 MILLION

AUTO-OWNERS EXTRA FEATURES

- Coverage is provided when traveling in the United States, Canada or Mexico. However, we recommend purchasing bodily injury and property damage liability coverage in Mexico.
- The value of an automobile will not be depreciated if a total loss occurs and the auto was purchased new within 90 days of the loss. Can be up to 360 days depending on the program and/or company. Mileage restrictions apply.
- There is 200 coverage for personal property if damaged in a collision or stolen from your car evidence of forcible entry required .
- The collision deductible is waived when two Auto Owners policyholders collide.
- The comprehensive deductible is waived when you choose to repair rather than replace a damaged windshield.
- Any damage to your car caused by collision with an animal or bird will be paid under either comprehensive or collision coverage, whichever coverage pays you the most.

“NO PROBLEM” CLAIMS SERVICE

Auto Owners has over 70 branch claim offices serving policyholders. Our company firmly believes in the value of dealing with each policyholder through personal contact with company claim representatives. When there is a claim, an entire cycle of communication is started. It begins when a policyholder contacts the their agent, who contacts a claim representative, who in turn completes the cycle by contacting the policyholder to settle the claim.

Safe.



Auto-Owners Insurance

Life Home Car Business

The No Problem

Secure.[®]

ADDITIONAL OPTIONAL COVERAGES

UNINSURED/UNDERINSURED MOTORIST

This coverage allows you to recover bodily injury damages due to an accident where the at fault party does not have insurance at all, or does not have adequate liability limits.

SPECIAL TORT LIABILITY

This coverage protects you for up to \$500 toward another driver's collision deductible, if you are involved in an accident for which you are considered to be more than 50% at fault.

COLLISION

This coverage pays for collision damage to your automobile and its equipment.

COMPREHENSIVE

This coverage pays for loss or damage to your vehicle and its equipment from all causes except collision.

ROAD TROUBLE SERVICE

This coverage pays for expenses incurred if your vehicle fails to operate, you are locked out or have a flat tire.

ADDITIONAL EXPENSE

This coverage pays for necessary additional expenses incurred as the result of a loss for which you are protected under comprehensive or collision coverages. These expenses include rental cars, food, lodging, and other incidental expenses.

PERSONAL AUTOMOBILE PLUS PACKAGE

This package offers added and improved coverages for your personal automobile policy. Please discuss with your agent for further details.

LOAN GAP/LEASE GAP

This additional coverage for leased vehicles or vehicles with a new car loan may be added to your policy to provide limits in excess of the actual cash value, in the event that you become liable for an amount greater than the actual cash value of the car at the time of a total loss. Some limitations apply.

WHY AUTO-OWNERS?

- High rating by national insurance company rating services such as A.M. Best, which ranks Auto Owners among the highest in the industry with an A++ rating.
 - A national consumer magazine ranks Auto Owners among the top companies in the handling of claims.
 - Auto Owners is among the largest insurance providers in the United States.
 - Auto Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.
 - Auto Owners is committed to the independent agency system, ensuring local professionals will be there for you when needed.
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Ask your independent insurance agent about other insurance coverages available from Auto Owners:

- Homeowners
- Mobile Homeowners
- Recreational Vehicles
- Umbrella Liability
- Business Insurance
- Life Insurance
- Disability Income
- Annuities
- Retirement Plans

NOTE: This analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Exclusions, and Conditions of the Policy. Some of the coverages and/or discounts mentioned in this material may have to be modified to conform to applicable state law. Some coverages and/or discounts may have been eliminated or modified since the printing of this material.

SUBSTANTIAL SAVINGS WITH MULTI-POLICY DISCOUNTS

Place your homeowners or mobile homeowners insurance with Auto Owners and receive a Multi Policy discount on both your home and automobile policies.

Receive an additional 5% off your automobile insurance premium by placing your Personal Umbrella Liability Insurance with Auto Owners.

Receive an additional 5% off your automobile insurance premium by purchasing a Life Policy, Disability Income Policy, Long Term Care Policy, or Annuity from Auto Owners must meet minimum requirements .

AUTO-OWNERS INSURANCE GROUP

Auto Owners Insurance was formed in 1916 and now comprises five property and casualty companies and one life insurance company.

Auto Owners is now one of the country's largest insurers and continues to maintain its high industry rankings in growth and financial stability.

Auto-Owners Insurance

Life Home Car Business

The "No Problem" People®

WWW.AUTO-OWNERS.COM