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A-O 360

Winter Is Coming

Help your customers prepare for colder weather with timely coverage conversations and practical loss prevention resources.

Don't Let a Breakdown Leave Customers in the Cold

An unexpected equipment breakdown can lead to costly repairs and disruptions for your customers. With coverage limits up to $100,000, Auto-Owners Equipment Breakdown helps protect essential home systems and personal property against covered mechanical or electrical breakdowns.

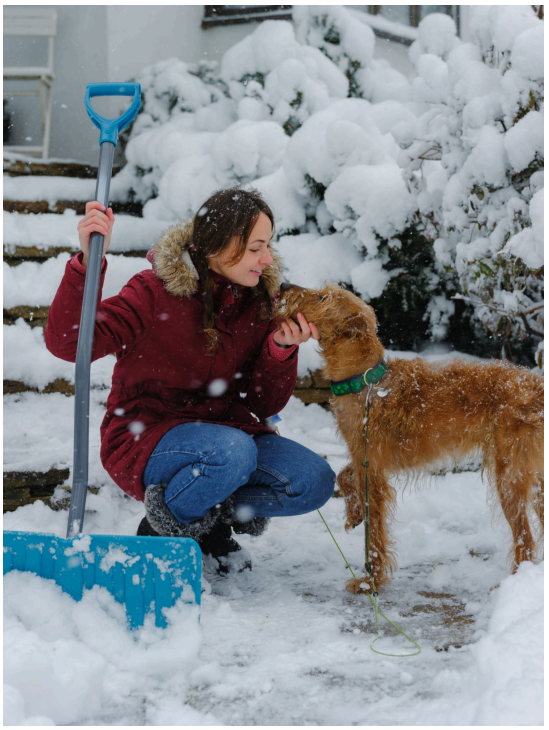
Share this brochure to help customers discover the benefits of added protection.

Share Equipment Breakdown

Keep Winter Safety on Solid Ground

Help your commercial customers reduce winter slip hazards with three practical steps:

- **Plan for snow and ice.** Assign removal responsibilities, establish when to plow and apply salt, and identify a backup when the primary person or company is unavailable.
- **Prepare entryways.** Use absorbents rugs that lie flat and stay in place to help contain water tracked indoors.
- **Clean up wet floors promptly.** Address water immediately rather than relying on warning signs alone.



Share the Slips, Trips and Falls loss control bulletin to help customers put these steps into practice.

Winter Prep Worth Sharing

Whether customers are heading out for the holidays or putting their travel trailer away for the season, share these Auto-Owners blog posts to help them prepare.



Before You Pack Your Bags, Protect Your Home

Help customers prepare their homes for time away with tips on preventing frozen pipes, reducing fire risks and protecting against theft.



Store It, Don't Ignore It: Travel Trailer Tips for the Off-Season

Prepare customers for winter storage with tips on tire care, keeping out moisture and winterizing the water system. The article also includes a downloadable checklist.

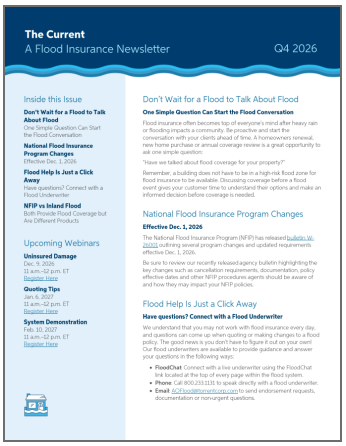
Keep Current on Flood

Read the fourth-quarter edition of The Current: A Flood Insurance Newsletter for tips on starting flood conversations, program updates and a comparison of National Flood Insurance Program policies and Inland Flood coverage.

Build Your Flood Knowledge

Register for an upcoming webinar. All sessions are scheduled for 11 a.m. ET.

Uninsured Damage / Dec. 9, 2026
Quoting Tips / Jan. 6, 2026
System Demonstration / Feb. 10, 2027


The Current
A Flood Insurance Newsletter
Q4 2026

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Both Provide Flood Coverage but Are Different Products

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Don't Wait for a Flood to Talk About Flood

One Simple Question Can Start the Flood Conversation

Flood insurance often becomes top of everyone's mind after heavy rain or flooding impacts a community. Be proactive and start the conversation with your clients ahead of time. A homeowners renewal, new home purchase or annual coverage review is a great opportunity to ask one simple question:

"Have we talked about flood coverage for your property?"

Remember, a building does not have to be in a high-risk flood zone for flood insurance to be available. Discussing coverage before a flood event gives your customer time to understand their options and make an informed decision before coverage is needed.

National Flood Insurance Program Changes

Effective Dec. 1, 2026

The National Flood Insurance Program (NFIP) has released bulletin W-26006 outlining several program changes and updated requirements effective Dec. 1, 2026.

Be sure to review our recently released agency bulletin highlighting the key changes such as cancellation requirements, documentation, policy effective dates and other NFIP procedures agents should be aware of and how they may impact your NFIP policies.

Flood Help Is Just a Click Away

Have questions? Connect with a Flood Underwriter

We understand that you may not work with flood insurance every day, and questions can come up when quoting or making changes to a flood policy. The good news is you don't have to figure it out on your own! Our flood underwriters are available to provide guidance and answer your questions in the following ways:

- **FloodChat**: Connect with a live underwriter using the FloodChat link located at the top of every page within the flood system.
- **Phone**: Call 800.233.1135 to speak directly with a flood underwriter.
- **Email**: AOFloodteam@aoins.com to send endorsement requests, documentation or non-urgent questions.

Read The Current

Auto-Owners INSURANCE

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Contact Us

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