



AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY

HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY

BOX 560127, CHARLOTTE, NORTH CAROLINA 28256 704-549-9908
FAX 704-510-2173
WWW.AUTO-OWNERS.COM

Enclosed you will find a copy of our appraisal which is the basis of our payment to you.

Please give a copy of this appraisal to the body shop of your choice. This way, the body shop will know what we have accounted for in our payment.

If there is hidden damage, the body shop should contact our appraiser. The appraiser will in turn contact us. If these additional damages are related to the automobile accident, we will send out a supplemental payment. Supplement payments usually go directly to the body shop made payable to you and the body shop of your choice.

If you need a rental vehicle while your vehicle is being repaired, please let us know approximately 2 days before you are scheduled to take your vehicle in for repairs. We will be glad to arrange a rental for you.

******PLEASE BE ADVISED THAT AUTO-OWNERS INSURANCE COMPANY WILL ONLY PAY \$44/HOUR FOR LABOR AND \$30/HOUR FOR PAINT & SUPPLIES. IF A BODY SHOP CHARGES ABOVE THESE APPROVED LABOR RATES, THE DIFFERENCE WILL BE YOUR RESPONSIBILITY.******

If you have any questions, please don't hesitate to contact us at 1-800-532-3786.

Sincerely,

Charlotte Claims Branch