

Utica's hungry to write your



and we're serving up hot coverages just for them!

They brew it, pour it, cook it, bake it, fry it, grill it, scoop it, roast it, toast it and slice it – and whether they're known as “quick service” or “fast casual,” these establishments serve it up fresh daily.

Utica's Quick Food program offers a full menu of hot coverages to help your agency generate revenue *and* help your restaurant customers protect the business they've worked hard to make successful.

Our program for Quick Food establishments features coverages – including BOP, Workers Compensation, Umbrella and more – for both limited- and full-cooking risks:

- **Coffee Bars/Coffee Shops** – Limited cooking
- **Delicatessens and Sandwich Shops** – Full and limited cooking
- **Donut Shops** – Limited cooking
- **Drug Stores** – Limited cooking
- **Ice Cream and Frozen Yogurt Stores** – Full and limited cooking
- **Pizzerias** – Full and limited cooking

LIMITED COOKING – Eligible eateries that offer cold prepared food or cooked food using appliances that do not emit smoke or grease-laden vapors. Acceptable appliances are electric sandwich grills, toasters, warming ovens, infrared snack warmers, microwave ovens, domestic ovens or ranges, and pizza ovens.

FULL COOKING – Eligible eateries include limited cooking, plus only the following cooking processes capable of producing grease-laden vapors: grilling, enclosed broiling, deep fat frying, roasting or barbequing. Approved exhaust and extinguishing systems required.

No matter how you slice it, Utica has the coverages you – and your quick food clients – will find delectable! Contact your Marketing Representative to learn more.

National fast food franchises with full cooking operations are not eligible for Utica's Quick Food program. Locally owned franchises with limited cooking will be considered for Utica's Commercial Edge BOP, subject to a maximum of three stores per franchise and a review of the franchise agreement.

 **Utica National Insurance Group**
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com

This flyer offers only a summary of the Quick Food program available from the companies of the Utica National Insurance Group. For complete information, contact your Marketing Representative. Coverage, terms and conditions may vary by state.