

Since 1914, we've been
providing the kind of
stability, protection
and value you look for
in an insurance company.



This brochure offers only a summary of the coverages available through Utica National's Homeowners Insurance Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.



Utica National Insurance Group

 Utica National Insurance Group
Insurance that starts with you.™

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



Utica National
HOMEOWNERS

P R O G R A M



Welcome to Utica Homeowners

Your home is one of your largest investments. Shouldn't the insurance that protects it be chosen wisely?

We at the Utica National Insurance Group take seriously the responsibility of providing you with exceptional coverage at a competitive price.

We hope you'll take a few minutes to read this brochure and find out more about our Homeowners Insurance Program. Your local independent insurance agent will help you put together a program that's right for you!

COVERAGES, PRICING AND PRODUCT FEATURES — IT'S ALL UNDER ONE ROOF!

It starts with multiple rating tiers much like our Personal EDGE automobile program. You now receive the most competitive pricing we've ever been able to offer.

Personal EDGE is loaded with benefits that serve YOU:

Additional Amount of Coverage A: Extension of Coverage A options are available at 125% and 150%.

Vanishing Deductible Option: As claim amount goes up, deductible goes down.

New easy-to-read policy.

Special Computer coverage added to our Premier Extension PAC Endorsement.

Special "Package Pricing" for these "Big 3" coverages:

- Specified additional amount of coverage A.
- Personal property replacement cost coverage.
- Special personal property coverage.

Utica National offers three convenient methods of obtaining "Enhanced, No Deductible" coverage for your valuable articles:

- 1. Itemized Agreed Value Coverage:** For individually listed jewelry articles.
- 2. Blanket Coverage Option:** For a group of items within a category like cameras, musical instruments, fine arts, etc.

3. Blanket All-Class Option: Coverage that applies to a collection of items regardless of category.

Your professional insurance agent can help you decide if one of these coverages is right for you.

Identity Theft

In the event of an identity theft against you or an insured family member, Identity Theft Recovery Coverage provides financial assistance along with the expertise of case managers to assist in restoring your stolen identity. Identity Theft coverage is included in all EDGE homeowner contracts.

SPECIAL DISCOUNTS

Utica National also offers a number of attractive discounts and credits, including:

- Age of Dwelling
- Fire Extinguisher
- Smoke Alarm
- Central Station Alarm
- Deadbolt Locks
- Account Credit
- Energy Efficient Furnace

COMPLETE YOUR PERSONAL INSURANCE PORTFOLIO WITH UMBRELLA LIABILITY COVERAGE

A personal Umbrella Liability Policy provides you with the additional liability protection you may need. Coverage extends above the limits of your Utica Auto and Homeowners policies.