

# Interested in a special coverage option for Home or Auto?



**Utica**  
has it!

You don't need to go to those mega-huge insurance companies spending hundreds of millions of premium dollars on advertising.

If it's a special coverage, chances are "UTICA HAS IT!" We offer a lot of special coverages, with the added advice and personal service of your local independent insurance agent.

**"UTICA HAS IT"** — great coverage, great price.

## HOMEOWNERS:

### Extension Pac

Provides added, broadened, extended, and increased property and liability coverages. Extension Pac and Premier Extension Pac available in CT,NJ,NY,TN,VA

### Identity Recovery Coverage

Provides responsive expense reimbursement insurance for ID recovery, plus case management services from experienced case managers...included in all EDGE home policies at no additional cost, or in some states offered at a modest additional cost. CT,NJ,NY,TN,VA

### Personal articles

Looking for "enhanced, no deductible" coverage for valuable articles? Utica has it, with three convenient methods of getting it. CT,MA,NJ,VA,TN,NY

### Vanishing deductible

The larger the amount of the claim, the lower the deductible. NY,CT,NJ,VA,TN

## PERSONAL AUTO:

### Auto Extension Pak

Includes **Accident Forgiveness** and **Diminishing Deductible**. NY,CT,TN,OH

### Limited Mileage Credit Endorsement

Great discount for vehicles that are being treated as a collector car based upon their limited use. NY,CT,VA,TN,OH

### Repair or Replacement Cost Coverage

Provides "new-for-old" claim settlement. NY,CT,VA,TN,OH

### Vanishing Deductible

As the claim amount increases, the deductible decreases. NY,CT,VA,TN,OH

*GREAT coverage?* **"UTICA HAS IT!"**

*Personal* **EDGE**<sup>SM</sup>  
Utica National Insurance Group