


RENTERS AND CONDOMINIUM PROGRAM



Utica National's Renters and Condominium
Policy gives you peace of mind.

Contact your local independent insurance agent who
represents Utica National Insurance for more information.

This brochure offers only a summary of the coverages available
through the Utica National Insurance Group. 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
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com • 1.800.274.1914  





Suburban apartment occupancies are the highest they've been in years. At Utica National our Renters and Condominium Program protects what you've worked hard to build, and provides peace of mind with outstanding service.

SOME VERY REAL SCENARIOS:

- › **A fire damages or destroys the home you rent or condominium you own.**
- › **A visitor is seriously injured and requires hospitalization after slipping in your kitchen.**

A landlord's policy does not cover your property or your liability. So, situations like these can jeopardize your financial stability.

Utica National's Renters and Condominium Policy covers your home's contents for basic named perils such as fire, theft, freezing of pipes, windstorms, etc. It also provides coverage for extra living expenses, such as hotel stays in the event that your home is rendered uninhabitable due to damage from a covered peril.

Identity theft continues to rise. Coverage for this comes with all of our new policies for renters and condominium owners.

Utica National is proud of our 98% satisfaction rating when it comes to claims service. Our staff is fast, friendly and fair. They are there when you need them most with emergency claim service available 24 hours a day, 7 days a week.

Your independent insurance agent can help guide you to the policy that is right for your specific needs. There are many important, optional coverages that are available for increased protection where you may need it, at minimal additional cost. These include:

PERSONAL PROPERTY REPLACEMENT COST

If there is a property claim as a result of a covered peril, the property would be replaced without any deduction for depreciation.

EXTENSION PAC AND PREMIER EXTENSION PAC

These provide property and liability coverages and limits beyond those contained in the standard policy.

PERSONAL FLOATERS

These add or expand coverages, giving you extra protection for such valuables as jewelry, antiques, works of art, coin or stamp collections, cameras, musical instruments and more.

HOME COMPUTER COVERAGE

This provides additional coverage for your hardware, software for both personal and business use.

OTHER FEATURES AND DISCOUNTS

These include optional deductibles, smoke alarm discounts, deadbolt discounts and much more.

