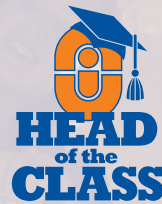


Utica National is a recognized leader in meeting the unique needs of educational institutions.

Our experience and financial stability (rated "A-" or "Excellent" by A.M. Best) help to ensure competitive pricing and a continued commitment to the more than 1,500 schools we serve countrywide.

Count on Utica for the coverages and service you need most. We never lose sight of the thousands of reasons for keeping our insurance program for schools at the head of the class.

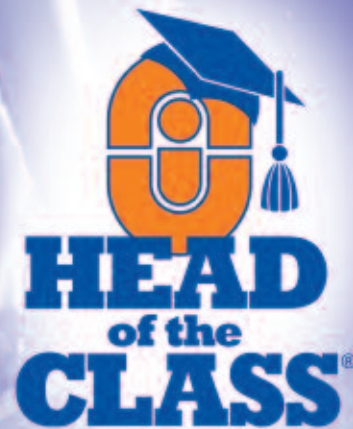



 **Utica National Insurance Group**  
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
[www.uticanational.com](http://www.uticanational.com)



**WHEN IT COMES TO  
SCHOOL RISK MANAGEMENT  
SERVICES  
UTICA NATIONAL IS  
HEAD OF THE CLASS**



 **Utica National Insurance Group**

**Is YOUR SCHOOL DISTRICT GETTING THE BEST PROTECTION AND VALUE FOR ITS INSURANCE DOLLARS?**

Find out by comparing the insurance protection and risk management services provided by Utica National to those of other insurance companies.



### SPECIALIZED UNDERWRITING & COVERAGES

Utica National provides a comprehensive package of protection designed to meet the unique needs of today's schools.

**With Utica's specialized underwriting, your institution gets superior property and liability coverage at a competitive price, including:**

- School District and Educators Legal Liability as well as Foreign Travel, Sports, and Nurses Liability protection.
- Umbrella coverage that provides higher limits than your underlying policy.
- Enhancements such as: high limits on property coverages, including Business Interruption, Extra Expense, Valuable Papers, and Property Off Premises; broad Electronic Data-Processing (EDP) protection that covers computers both on and off premises; and comprehensive Equipment Breakdown coverage for your telecommunication system, boilers, EDP hardware and software, and more.

### INDEPENDENT AGENCY REPRESENTATION

**The companies of the Utica National Insurance Group are represented by Independent Agents who serve the communities in which they live, providing important advantages to your educational institution:**

- Your Utica agent-representative is a highly qualified professional, trained to ensure that your school has adequate protection.
- As a member of your community, your Utica agent-representative is readily accessible—for risk management advice and for claims service in the event of a loss.



### CLAIMS-HANDLING EXPERTISE

You can rely on expert claims representation from knowledgeable professionals who know schools.

Plus, we work with attorneys who are experts in education law, with the defense experience you need should legal representation be necessary.

**Our experienced Claims Specialists help schools:**

- Develop a policy for responding to accidents or injuries.
- Get back on track quickly. Count on them to provide a prompt, fair claim settlement.

And our Rehabilitation Services provide physical and emotional support in the event of a serious or debilitating injury.

### SAFETY IS NO ACCIDENT

Utica's school program fosters a team approach to ensuring safety. Our Steering Committee—comprised of district personnel, agents, and company staff—ensures that the program continues to meet the emerging needs of schools.

Meeting twice a year, the Steering Committee addresses topical issues of concern to schools and insurers alike—issues like violence prevention, emergency management planning, and employment-related practices liability.

And by joining forces with agents and educators, we help schools manage risk more effectively, thereby helping to control the cost of insurance.

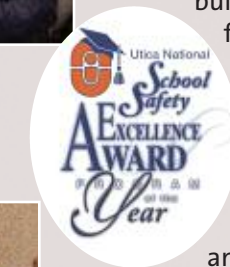


Utica's risk management experts are experienced professionals dedicated to ensuring the safety of your school.

We'll help you develop a comprehensive risk management program to address your district's safety concerns, one that enables you to anticipate, and possibly prevent, losses before they happen.

**As a Utica National policyholder, you have a wealth of resources at your disposal at no extra cost, including:**

- Risk Management Consultants provide advice on a wide range of insurance and related issues, working with school administrators to identify and mitigate loss exposures.
- Risk Management Consultants also assist you in developing a comprehensive safety program to address school security as well as specific concerns such as playground and transportation safety.
- Our popular Risk Management Seminars address issues of special concern to today's school administrators, including employment-related practices liability, bullying, athletic liability, and foreign travel, to name a few.
- Annual Risk Management Reviews help to pinpoint and remedy safety concerns unique to your district.
- Our School Administration and Employee Training Services include playground safety presentations, bullying prevention programs, bus driver safety training, and safety consultation and support.
- School Safety Excellence Awards program.



Utica National's insurance program for Educational Institutions has been protecting one of our nation's most precious resources for more than 30 years. We're there when you need us ... before and after a loss.

