

**ABOUT UTICA NATIONAL...**

You can count on a policy written by us. Our principal companies, Utica Mutual and Graphic Arts Mutual, were founded in 1914. The member companies of the Utica National Insurance Group are financially sound and are rated "A-" or "Excellent" by the A.M. Best Company, premier rater of insurance companies in the United States. We will work closely with your professional independent insurance agent who represents our companies to serve and protect your operation from the uncertainty of a potential loss all at a price you can afford.

An insurance program  
for  
**AUTO SERVICE SHOPS**  
from the companies of the  
Utica National Insurance Group

**Your customers rely on you**

for quality service and knowledge-ability. The same can be said for us as our policyholders rely on our service and know-how.

That's why we're here to help protect your business.

Utica National's insurance program for Auto Service provides a broad range of valuable property-casualty coverages, coverage enhancements and services at a competitive price.

These enhancements extend your policy's existing coverages and limits, and add coverages normally not found in a standard policy, saving you needless worry.



 **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)

*This flyer represents a summary of the auto services coverages available from the companies of the Utica National Insurance Group. No coverage is provided by this flyer. Coverage is subject to the terms, conditions, limitations and exclusions in the policy. If you have questions, consult your independent agent or broker. Coverage availability, terms and conditions may vary by state.*

As a **shop owner**, you put a lot of **time** and **effort** into jobs and building a **high-quality operation** that **grows** with your **reputation**. We know that your business is important to you. So naturally, it's important that you want to **protect** your business with what we think is the **best insurance** coverage at the most reasonable price.



## What if...

*Your only tow truck is sideswiped, rendering it a total loss?* Your shop loses towing revenue, plus the revenue for repair work as your competitors tow vehicles to their shops. Our **Auto Business Income Coverage** provides protection for loss of business income and extra expense in cases where a tow truck carries collision, comprehensive or specified causes of loss.

*When putting a car back together your specialist fails to tighten a lug nut, causing the tire to fall off a customer's car, sending the customer crashing into a guardrail?* While liability will take care of the guardrail damage, our **Automotive Professional's Errors and Omissions** covers the damage to the tire, wheel and rim, as well as the labor (minus a modest deductible).

*A customer accidentally hits your fence while parking?* Our fence coverage under **Auto Service Link or Plus** responds.

*Someone breaks in overnight and steals your employees' tools?* We provide **up to a \$50,000 limit** for all covered causes of loss to tools (not just theft) in our **Auto Service Link or Uni-FLEX Plus**.

*A tow truck parked 500 feet behind your building is broken into and tools are stolen?* We cover business personal property within 1,000 feet of your premises, instead of within 100 feet in a standard property policy.



## Utica also offers:

**Liability** — For claims arising from your premises or operations, claims after you have made repairs and claims from your tow trucks.

**Garagekeepers** — Provides comprehensive and collision coverages for customer vehicles awaiting work, while being towed or otherwise in your care.

**Comprehensive and Collision** for your tow truck, wrecker and other shop-owned vehicles.

**Hired and Non-owned coverage** provides liability coverage for vehicles you hire or when employees use their vehicles for a work errand.

**Workers Compensation**  
We have a long history of providing Workers Compensation that emphasizes fast and fair benefits, early attention and professionally managed care to injured employees.



## And that's not all.

Utica offers you these additional advantages:

**Local Service, from Your Independent Agent** — Independent agents who represent Utica National are insurance professionals, serving the communities in which they live. Your agent knows your community and is readily accessible to address all your insurance-related questions and needs.

**Fast and Effective Claims Services** — We've been handling auto service claims over 40 years and have a claims satisfaction rating of 97%.

**Risk Management Services** — Our Risk Management includes practical risk management solutions, helping you minimize disruption and losses, saving you time and money.

**Convenient Payment Plans** — Combine all of your eligible policies on a single bill that lets you choose your own payment schedule — interest free!