

OTHER FEATURES YOU CAN COUNT ON

Expertise and Service –

The independent agents that represent our companies are insurance professionals serving the communities in which they live. Your local independent agent is nearby – not an 800 number. Your agent knows your community and is ready to listen to you and advise you on your insurance needs — and to help you in the event you have a claim.

Fast and Efficient Claims Service –

We believe that your claim should be handled fairly and promptly, nothing less. Utica National will be there to help you with your claim, with emergency claim service available 24 hours a day, 365 days a year!

Loss Control –


Utica National's loss control specialists work closely with Contractors in developing comprehensive safety programs. They'll study your total operation and initiate steps to eliminate or reduce hazards that can cause accidents and losses.



Utica National and your local independent agent are proud of the business we're in, fulfilling our promise of protection to so many people, and doing so with a dedication to quality, value and service.

Solid protection,
competitive pricing
and superior service –
it's just one more way that
Utica National and your
agent provide
Insurance that Starts with YOU.

Coverages may vary by state. This brochure provides a summary of coverages available. No coverage is conveyed or implied by this brochure. Consult the policy contract for terms, coverages and conditions.

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

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

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 **Utica National Insurance Group**
CONTRACTORS
INSURANCE PROGRAM



At Utica National, we offer a solid program of property and liability protection as well as important and specialized coverage enhancements and extensions of coverage for Contractors, all of which can be put together to handle the unique needs of your business.

HERE ARE SOME OF THE ENHANCEMENTS WE CAN OFFER CONTRACTORS:

UNI-Flex Endorsement:

- Business income/Extra expense
- Electronic data-processing equipment
- Valuable papers
- Accounts receivable
- Monies and securities
- Employee dishonesty

Property Extension Endorsement:

- Fire legal liability
- Seasonal increase in business personal property
- Claims-preparation expense



- Business income from dependent properties
- Damage to leased or rented buildings
- Debris removal

Liability Extension

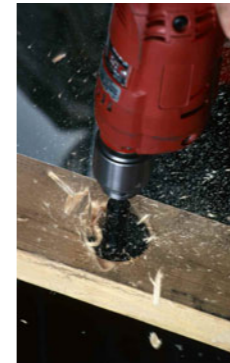
Endorsement:

- Expected or intended injury or damage
- Expanded bodily injury definition
- Liberalization
- Impaired property
- Damage to property in insured's care, custody or control
- Unintentional failure to disclose hazards
- Waiver of subrogation

Inland Marine Extension

Endorsement:

- Installation coverage
- Contractor equipment
- Employee tools
- Non-owned tools and equipment



At Utica National, we have experts dedicated to handling specialty coverages for Contractors, including:

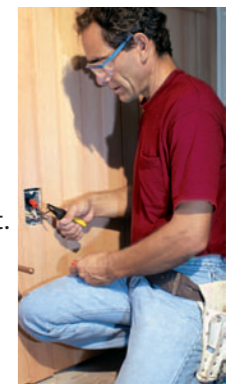
- Contract surety bonds
- Contractor equipment
- Rental reimbursement
- Crane or derrick boom (excess of 50 feet)
- Installation floater



ADDITIONAL COVERAGES AVAILABLE FOR CONTRACTORS:

Additional Insureds – This optional coverage allows you to add vendors and other businesses you partner with, extending liability to them for work you perform on their behalf.

Contract Penalties Coverage – This optional coverage provides a limit for penalties or liquidated damages, which are stipulated in a written contract, that you are required to pay because of your failure to timely or properly complete a covered installation project.



As a contractor, you put a lot of time and effort into jobs and also into 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 the best insurance

coverage at the most reasonable price.

