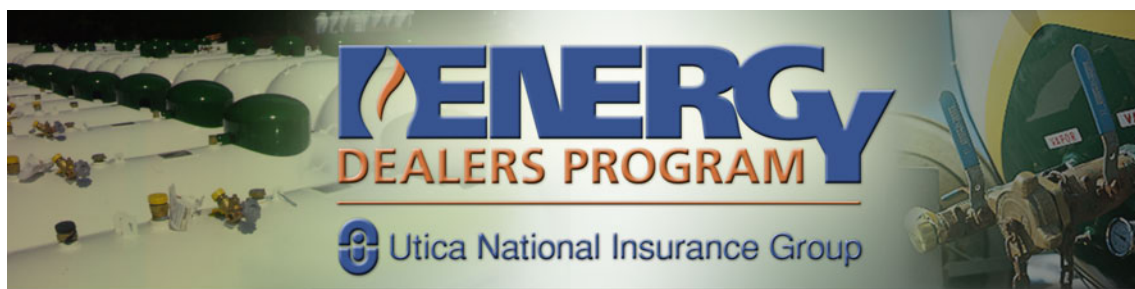




Utica National

Great insurance coverages since 1914



## ENERGY DEALERS PROGRAM

You need insurance that's more than just insurance. The Utica National program for energy dealers is more than insurance. It's also help when and where you need it most.

### OUR PROGRAM INCLUDES:

- Crucial spill/pollution liability protection
- Professional spill management to protect your interests, control your costs and prevent business disruption
- Extensive loss control support, including a valuable driver training video

Utica National developed its program with the help of energy dealers like you. They told us about their business. Their concerns. About what elements a truly valuable and useful insurance program would have to offer. It is insurance that starts with you.

### WE INSURE YOUR FUEL OIL BUSINESSES AS THEY SHOULD BE INSURED:

- **Commercial automobile:** Liability and physical damage for covered vehicles; auto business income (income loss from destruction or disablement of covered vehicles); pollution liability, including accidental discharge of pollutants from a covered truck; commercial auto extension endorsement which includes some hired auto physical damage, broadened named insured, among other enhancements.
- **Commercial property:** Building and business personal property; product (gasoline or oil) contamination by surface water run-off; personal property supplemental, which extends

coverage to customer property in your care, custody or control; terminal access card coverage to protect against lost or stolen cards; UNI-Flex endorsements adds as many as 16 coverage extensions at nominal cost, for business income, signs, glass, data processing equipment and more; Dealer Extension Endorsement includes pollutant cleanup and removal, among other property enhancements, plus many inland marine and crime enhancements.

- **General liability:** Automatic Fill Liability Extension covers bodily injury and property damage losses resulting from inability or omission to fulfill a fuel oil or LP gas automatic fill agreement. *Our Dealer's Modified Pollution Exclusion gives back limited pollution coverage for heating system repair operations/wrongful delivery.*
- **Umbrella coverage:** Additional coverage for claims over and above the limits afforded by your auto and general liability policies. Includes limited pollution coverage.
- **Workers compensation:** Available in most states at competitive rates and/or participating dividend plans.

### FILL™ GETS YOU THROUGH THE SPILL

A big oil spill is a nightmare. Suddenly you're dealing with angry customers. Organizing and overseeing cleanup. Filing a slew of environmental reports. And, of course, worrying about possible claims against you. All while trying to conduct business as usual.

That's why FILL does more than pay for cleanup and protect you against oil-spill claims.

*Continued.*

FILL also helps you survive a spill with your sanity, reputation and business intact. At no cost to you, our spill management program takes care of everything.

- **Initial spill response:** We'll promptly make all required regulatory notifications by phone and arrange immediate cleanup by a local remedial contractor.
- **On-site spill management:** A project manager is quickly dispatched to perform an on-site analysis of the event and its impact. This expert also monitors cleanup to ensure that it is complete and cost-effective; acts as your representative to all local, state and federal authorities; and helps you keep your customer.
- **Spill follow-up:** We'll file any reports required by regulatory agencies, review all remedial invoices for fairness, and work to defend you against unfounded or exaggerated claims.

With FILL on your side, you don't spend hours, days or even weeks dealing with a spill. It's all under control.

## PLUS SERVICE AND CONVENIENCE FROM YOUR LOCAL INDEPENDENT AGENT

The independent insurance agent who represents Utica National in your community ensures fast claims processing, as well as service that's nearby, prompt and professional.

Payment is convenient, too. You choose your own payment schedule – interest free! (You pay only a small administrative fee.) And if you have more than one policy with us, you can combine them all on a single bill.

Ask your independent agent to fill you in. Get all the details of the value-added insurance program for energy dealers offered by one of America's leading property and casualty insurers.

The information in this brochure provides only a summary of the insurance programs available from member companies of the Utica National Insurance Group. No insurance coverage is provided by this brochure. See the policy forms and endorsements for terms of coverage. For a complete explanation, consult your professional agent or broker.



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