



## COVERAGE

- Covers data processing equipment, media, data, and computer programs you own, lease or rent, or for which you are legally responsible.
- Option available for upgraded equipment value, extra expense, and business income coverages. The latter two are available in case you are unable to use data processing facilities after a covered physical loss.



## LOSS CONTROL/ RISK MANAGEMENT SERVICES

Utica National's loss control specialists are trained to evaluate and review risk management techniques for:

- Automatic Teller Machine

- Repossessed Auto
- Repossessed Real Estate
- Disaster Recovery Planning

Our loss control department offers our customers a video library and training opportunities on a number of loss control issues like ergonomics and lifting techniques.

## FAST AND EFFICIENT CLAIMS SERVICE

Our Claims Department is on call 24 hours a day, seven days a week to serve you promptly and efficiently.

## LOCAL AGENCY REPRESENTATION

Because you buy your coverage from a local independent insurance agent who represents our companies, you'll get personalized service in your own community. That means you have an insurance professional close at hand when you need service or insurance advice.

Compare our program to your existing policy, and discover how you can find greater protection with a policy from the companies of the Utica National Insurance Group.

For more information on this program, contact your local independent agent who represents our companies.

## ABOUT UTICA NATIONAL

Our principal company, *Utica Mutual*, was founded in 1914. Today, *Utica Mutual* and its affiliated companies are multi-line property-casualty insurers selling insurance in multiple states.

The information in this brochure provides only a summary of the coverages available for financial institutions from the companies of the Utica National Insurance Group.



**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)

SOLID  
PROTECTION  
*for*  
FINANCIAL  
INSTITUTIONS



Utica National  
Insurance Group



*Maintaining  
ideals such as these  
can be difficult, but they  
are the foundation of a  
good reputation.*



*Your community  
and your customers  
place their financial  
confidence in you.  
An ever-changing  
economy always will  
carry an element of risk,  
but there are some  
risks you shouldn't  
have to worry about.  
That's where the  
property-casualty  
insurance program  
from Utica National  
fits in.*

**ABOUT OUR  
INSURANCE  
PROGRAM  
FOR  
FINANCIAL  
INSTITUTIONS**

*We've* built a program that is different from any other. It is designed to provide comprehensive protection in one convenient package with wide-ranging coverages, customized loss control service and competitive pricing.

Our coverages address the risk of losses specific to financial institutions. Along with standard property and liability insurance for commercial operations, our program includes the following:

- A Financial UNI-Flex Endorsement with 24 customized coverages,
- Coverages for repossessed property, trust property, and data processing equipment,
- Assistance with risk management techniques from our trained loss control specialists to help you reduce or minimize losses.
- And more.

We invite you to compare our program with your existing policy to see firsthand how Utica can fill the gaps in coverage.

**FROM  
MARBLE  
TO  
PAPER**



*Our program  
of property coverage  
for buildings and contents  
extends from the walls  
of your buildings  
to the valuable papers  
inside them.*



**PROPERTY  
COVERAGE**

- Coverage for risks of direct physical loss to buildings and business personal property — including vaults, automatic teller machines, and night depositories — unless specifically excluded.
- Replacement cost coverage — No deduction for depreciation of property when a claim is filed for a covered loss. (Check with your insurance agent for details on the kinds of insured property that have replacement cost coverage.)





## GENERAL LIABILITY COVERAGE

- Protects your institution as an entity and your directors, officers, stockholders and employees from liability claims involving bodily injury, property damage, advertising injury, or personal injury.



## FINANCIAL UNI-FLEX ENDORSEMENT

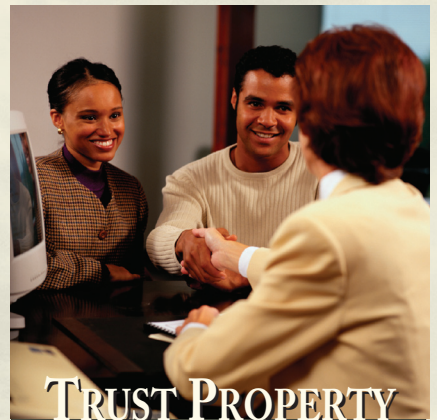
These coverages either go above and beyond the provisions in our Commercial Package Policy (CPP) or enhance certain CPP coverages by substantially increasing their limits. Here are some highlights:

- **Valuable Papers and Records Coverage for abstracts, deeds, and other important papers** — Includes reproduction cost valuation which reimburses all work and costs needed to research, restore or replace items.
- **Fine arts** — Works of art that you own or borrow are valued on a market-value basis with an automatic limit. No schedule reporting is necessary.
- **Extra expense**
- **Lock replacement needed due to theft**
- **Inventory or appraisals**
- **Glass**
- **And 17 other important coverages.**

If your institution needs higher limits in any of those areas, there is flexibility to allow limit increases for most coverages.

## REPOSSESSED PROPERTY COVERAGE

- Protects you against third-party claims involving property you have repossessed. This includes protection if someone gets injured on that property.
- Property coverage available for direct physical loss to residential property, including the cost of demolition. Commercial properties will be considered on an individual basis.
- Automobile liability, comprehensive and collision coverages are available for repossessed vehicles.



## TRUST PROPERTY COVERAGE

- Covers risks of direct physical loss to trust/estate property scheduled in your declarations for which you are acting in a fiduciary or representative capacity.

