



Equipment Breakdown Coverage

Equipment breakdown, such as disturbances from artificially generated electrical current; mechanical breakdown; explosion of steam boilers, engines or turbines caused by a condition or event inside the equipment, is added as a covered cause of loss for covered property. Coverage is also added for spoilage and contamination (perishable goods), expediting expense, service interruption and drying out of electrical equipment.

Business Income & Extra Expense — Actual Loss Sustained

Provides coverage for the actual loss of business income and extra expense sustained for a selected time period without a limit of liability applying.

General Liability Extension Endorsement

This endorsement modifies coverage provided under your Commercial General Liability Coverage Form by providing broader protection for your operation.

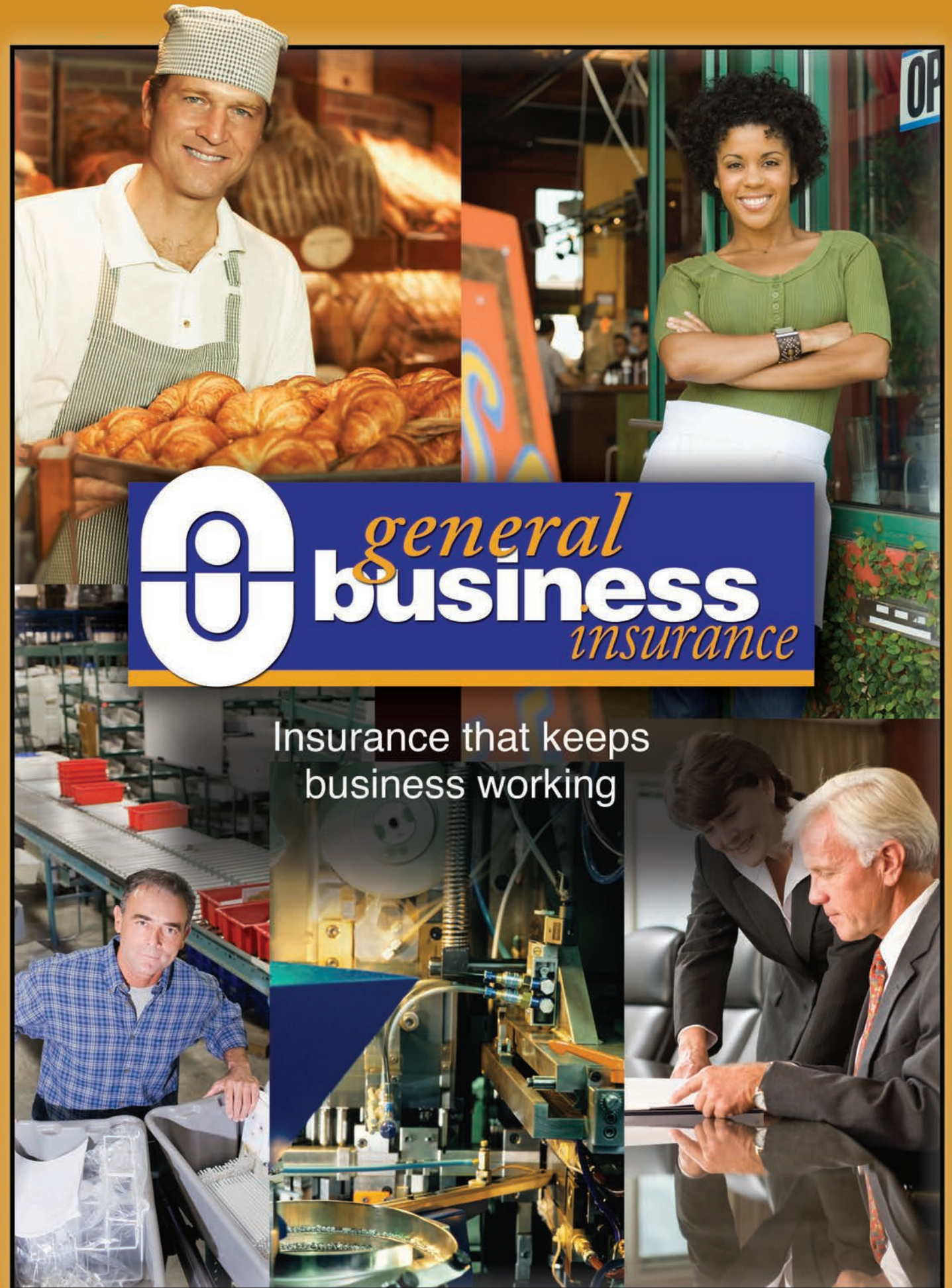
Commercial Auto Extension Endorsement


This endorsement extends your Business Auto Policy by providing broader protection for your operation. It includes a number of additional coverage items not written in your basic Auto Policy. Two of the more popular coverage features of this endorsement are Automatic Hired Auto Physical Damage coverage and Theft Expenses coverages.

Cybersurance™ provides coverage and support services to help you handle sensitive digital information and assist you should cyber criminals access that data, including your customers' driver's license or Social Security numbers, Federal Employer Identification Numbers (FEIN), dates of birth or other protected personally identifiable information.

Choosing Utica National may be one of the best business decisions you will ever make. Find out more by contacting your local independent agent representing the companies of the Utica National Insurance Group.


This brochure offers only a summary of the business coverages available from the companies of the Utica National Insurance Group. For complete information, refer to the policy or consult with your professional insurance agent or broker. By law, dividends cannot be guaranteed. Coverage availability, terms and conditions may vary by state.





general
business
insurance

Insurance that keeps
business working



Utica National Insurance Group®



Does your current insurance meet your needs?

Since our founding in 1914, the Utica National companies have had a single purpose — to provide our customers with excellent protection at the lowest possible cost.

At Utica National, we're not just insurance. We offer an integrated system of coverages and services designed to generate savings throughout your organization.

These funds can be used for capital investment and applied in other areas to help your company improve profitability. All that, plus rock-solid business insurance from a leading national carrier.

We Offer: **Top-Quality Coverages**

Obtaining the proper insurance remains the single most important thing your company can do to protect profits. Because not all businesses are alike, Utica can custom design coverages to satisfy different needs. Our broad range of business coverages includes Workers Compensation, Business Auto, Commercial Umbrella Liability, General Liability, Commercial Property, Inland Marine, Crime, Businessowners, and Bonds.

Claims Services

Utica's convenient claims offices are staffed with experts who know your needs and are on call 24 hours a day, seven days a week to serve you promptly and efficiently. Round-the-clock online claims reporting is also available.

Uti-CARE Cost Containment

Utica's Uti-CARE program provides our Workers Compensation policyholders with significant savings by providing timely, quality medical care that can put employees back on the job more quickly. Uti-CARE is offered through our partnership with a managed care organization and allows us to intervene at the earliest point possible following injury or illness so treatment and medical costs can be controlled.

Risk Management Services

The old adage, "Loss control = cost control" has never been truer than it is today. Utica's Risk Management Specialists can help you identify potential hazards and recommend measures to eliminate or reduce those risks.



Payment Convenience

To make paying your insurance premiums easy and convenient, we offer our UNIBILL program that allows you to combine up to ten commercial policy premiums on a single bill. You can choose the due date to fit your budgeting needs. Payment options include a 4-Pay Plan, 10-Pay Plan, 12-Pay Plan or UniPay Plan. Our UniPay Plan allows monthly electronic fund transfers to be made from your savings or checking account on any day you select. A monthly statement will be provided upon request.

One-Stop Bonds

Whether your company has a heavy demand for bonds or just an occasional need, Utica can fill the bill. Our full-service Bond Department saves you time by offering a wide variety of Surety and Fidelity bonds all under one roof.

Accessible Professionals

While we are a national insurer, Utica National remains accessible to its policyholders. Our Marketing and Underwriting professionals work with you and your local independent agent to provide a complete insurance program that meets the needs of your business.

Group Savings

Utica has established Safety Groups and Renewal Credit Groups for many industries. These programs can result in substantial savings in the form of dividends* or premium credits to companies when their group's combined loss experience is favorable.

Savings for Workers Compensation Customers

Those customers who are not members of a Workers Compensation Safety Group may receive substantial dividend savings in one of Utica's specially designed dividend programs. Various sliding scale and retention plans are available.

*By law, dividends cannot be guaranteed and are subject to approval by our company's Board of Directors.



Employment Practices Coverage

Lawsuits brought by workers alleging improper employment practices have risen dramatically over the past decade. To protect you in this crucial area, Utica National offers Employment Related Practices Liability Insurance (ERPLI). ERPLI insures against a wide range of exposures including wrongful termination, wrongful refusal to employ, sexual harassment, discrimination, failure to promote, and much more.

Employee Benefits Program Liability

This coverage insures against negligent acts, errors, or omissions committed by you or any person for whose acts you are legally responsible for while engaging in the administration of your employee benefit plans.

UNI-Flex

This endorsement modifies your Commercial Package Policy by providing broader coverage for your type of business. UNI-Flex offers coverages not normally included in a typical package policy and extends limits on various other coverages as specified in the form.

Business Personal Property Supplemental Coverage

This coverage increases or includes coverage for the following types of business personal property:

- Business personal property while it is away from your covered premises,
- Business personal property of others while in your care, custody and control,
- Business personal property, as described above, while in transit.



Getting an insurance program that properly covers your business is one of the most important things your company can do to protect your company, your employees, and your profits.

