



Utica National's Coverage Can Help to Keep Your **Bakery** Running Smoothly

It's important for you to concentrate on cakes, breads, cookies, and all other types of confections. To help you achieve that goal, we provide a coverage program that has all the right ingredients.

One-Stop Shopping for All of Your Insurance Coverage Needs:

- Businessowners
- Workers Compensation
- Commercial Auto
- Umbrella

Our Businessowners Policy includes:

- **Equipment Breakdown Coverage** for items such as cash registers, air conditioning, and heating equipment
- **Loss of profit and extra expenses** due to a covered loss
- **Employee Dishonesty Coverage**

Optional Specialty Add-Ons:

- **Cyber Suite Coverage** includes data compromise, computer attack, cyber extortion, and network security liability.
- **Employment Practices Liability Coverage** protects you against employee allegations of harassment and discrimination. There is also an option to add protection from customer accusations.
- **The Link endorsement** adds 10+ other coverage including Identity Recovery and Computer coverage.
- **Spoilage Coverage** covers the loss of food due to spoilage from a loss of power or refrigerant contamination.
- **Utility Service Direct Damage** extends Property Damage Coverage to include losses, which result from damage to off-premises utility service.
- **Utility Service Time Element** provides Business Income or Extra Expense coverage for losses caused by the interruption of service to your premises.

Contact your local independent agent to get a quote!

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.

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

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