

AGENT REFERENCE GUIDE

Frequently Requested Coverage Options

ADDITIONAL COVERAGES FOR BOP AND/OR CPP					
Coverage Name/ Available on	Description	Information Needed for Rating	Sales Flyers	Endorsement, App if Any	Notes
Business Link BOP	Adds 10+ coverage enhancements including: - Identity Recovery Coverage - Increasing limits on Backup of Sewers to \$25,000 - Computer Coverage - Claim Preparation Expense Coverage	None	9A1738	8E3506	
Businessowners Liability Extension	Adds or increases limits on 15+ liability coverages e.g., volunteers included in who is insured		9A2510	8E3875	
Cyber Suite BOP & CPP	Adds: - Data Compromise Response Expense - Computer Attack and Cyber Extortion - Liability due to loss of personally identifiable information (PII) - Network Security Liability	Does business keep: - PII of employees - Customer financial or account info - Customer social security info	7A502 7A503 NY	8C4117 Questionnaire: 8Q481	Limits: \$50,000 ¹ \$100,000 \$250,000 \$500,000 \$1,000,000
Employee Theft BOP & CPP	Covers employee embezzlement	Number of employees handling money		ACORD information	Other crime coverages available as well
Employment Practices Liability BOP & CPP	Provides coverage for allegations of harassment, wrongful termination, failure to promote, discrimination, etc.	Number of employees ²	9A1837 9A2074	8C2636 Application: 8A371 if > 25 employees	Liability to Third Parties, Liability to Volunteers and Fair Labor Standards Act Defense Coverage can be added
General Liability Extension CGL or CPP	20+ coverages including: - Automatic Additional Insured Coverage - Premises Rented to You (Fire Legal) at \$500,000 - Knowledge of Occurrence	None	9A2039	8E3548 8E3548 (TX) 8E3548 (VA) 8E3510 (NH)	
Green Coverage Extension CPP & BOP	- Gives traditional buildings greener options at time of loss - Provides specialty coverages for green certified buildings	Building limit and 1%-5% of building limit;	9A1954	8E3670	Can be used on green buildings or traditional buildings
Identity Recovery CPP & BOP	Reimburses expenses associated with stolen identity for business owners	Names of people to cover	9A1926	8E3668	Included in Businessowners Link
UNI-Flex Plus CPP	Provides 25+ additional Property, Inland Marine and Crime Coverages. Includes a combined limit for 10 coverages so limits can be applied where needed. Also includes dedicated limits on 10 additional coverages.	Number of locations and building and contents limit	9A2037	8E3644 8E3644(NY)	Not available in NH
UNI-Flex CPP	20+ additional Property, Inland Marine and Crime Coverages each with a dedicated limit	Number of locations	9A1574	8E1807 8E1779 (NY)	
Crisis Event Expense CPP or BOP	Covers expenses due to violent and man-made events like food poisoning that require intervention by authorities	Number of employees	9A1927	8E3633 (GL)	Not available in NH

ADDITIONAL COVERAGES FOR BOP AND/OR CPP

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What's Included in our Businessowners (BOP)	Each Businessowners policy includes the ISO BOP form plus an Extension Endorsement which gives 25+ additional coverages	Information needed to rate the BOP	9A1739	BP 00 03 BOP 8E3560 BOP Extension or 8E3898 Custom Extension ³	

¹ Not available in NY or NH; ² Fifteen or fewer employees, if medical office; ³ Does not include crime coverages

ADDITIONAL COVERAGES FOR VEHICLES

Coverage Name/ Available on	Description	Information Needed for Rating	Flyers or Brochures	Endorsement, App if Any	Notes
Auto Extension Business Auto	Includes 20+ additional coverages including: ➤ Hired Physical Damage³ ➤ Automatic Additional Insured Coverage ➤ Lease Gap	None	9A2040 All states except VA 9A2038 VA only	8E2419	12+ auto coverages

³ Automatic physical damage applies if the policyholder carries physical damage

WORKERS COMPENSATION

Coverage Name/ Available on	Highlights of our Program	Information Needed for Rating	Flyers or Brochures	Endorsement, App if Any	Notes
Workers Compensation and Employers Liability	➤ Cost containment fights inflated bills ➤ Cost Containment Savings Report shows what the policyholder saved ➤ 24/7/365 reporting and injured workers contacted quickly	➤ Information on ACORD apps ➤ Loss runs	9A1925	Statutory forms apply	

UMBRELLA

Coverage Name/ Available on	Description	Information Needed for Rating	Flyers or Brochures	Endorsement, App if Any	Notes
Commercial Umbrella	True Umbrella Coverage, not just excess limits	Submit for pricing	9A2314	8UMCD	

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.



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