

***Over The Years, Our Work  
Has Spoken Volumes...***

*Founded in 1914, the Utica National companies have built  
an outstanding reputation by combining coverage  
and service for an unbeatable insurance program.*

*Expert help from our trained professionals in risk management...  
Knowledgeable underwriting...  
Prompt, fair service from our claims people...  
The counsel of your local independent agent...*

*Find out for yourself why Utica National policyholders  
receive so much more for their insurance dollars  
than just their policy.*

*Isn't this the kind of service and protection  
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# Utica Wrote the Book on Library Protection



*Read all about it!*

**The modern library. A vast repository of information. Not just books anymore. DVDs, CDs, Blu-Ray Discs, microfilm files, records and computers. Modern media for modern times. Shouldn't your insurance coverage keep pace with progress as well?**



## **Y**our Community Depends on You. **You Can Depend on Utica National.**

Utica National has witnessed and applauded the evolving role of the library in the community, and we've evolved with you. As a specialist in library coverages, Utica developed insurance to cover potential losses for new areas of library operations, as well as the more traditional ones. With more than 90 years of experience, Utica earned a reputation as a leader in the property-casualty insurance field. Our experienced professionals in underwriting, claims, and risk management will work with you and your agent to protect your library from potential losses that can result from today's expanded library activities.

### **Books and Beyond**

We recognize that libraries today encourage their patrons not only to learn from books, but also to apply the knowledge they've gained. Library-sponsored field trips, equipment-lending programs and bookmobiles are just a few examples of the many new areas of library exposure. Only a specialist in library risk, like Utica National, can help you properly assess and address these many new areas of risk.

### **A Summary of Coverages Available Through Utica's Library Program**

In addition to coverage for your Commercial Property, General Liability, Inland Marine and Crime exposures, Utica's Library Program offers special coverages that can be added to your policy to provide extra or extended coverage. Some of those coverages include:

**LIBRARY AMENDATORY ENDORSEMENT** For no additional premium, this endorsement extends property coverage to include:

- Property Being Exhibited or Displayed
- Valuable Papers and Records
- Trees, Shrubs and Plants
- Outdoor Signs

**LIBRARY PROTECTOR ENDORSEMENT** Adds to your policy a package of valuable coverages at a lower price than if you were to buy each coverage separately.

Some of those coverages include:

- Business Income/Extra Expense
- Fire Department Service Charge
- Lock Replacement
- Newly Acquired or Constructed Buildings
- Personal Effects and Property of Others
- Arson or Vandalism Reward (not available in all states)
- Fire Protection Device Recharge
- Back-up of Sewers and Drains
- Ordinance or Law Coverage, including demolition costs
- Data Processing Coverage, including hardware, software and extra expense
- Theft of Money and Securities, both on and off premises
- Employee Dishonesty or Theft
- Debris Removal
- Fences

### **LIBRARY PROPERTY FLOATER COVERAGE FORM**

Covers library property on an agreed value basis and is appropriate for books, periodicals, documents, newspapers, sheet music, phonograph records, pamphlets, magnetic or electronic media, cards, catalogs, microfilm, magnetic or electronic indexing inventory media, manuscripts, special collections, pictures, paintings, sculptures, fine arts, CDs, DVDs, Audio Books, Blu-Ray Discs or other items that are highly susceptible to fire and water damage. Our library property floater uses agreed value to establish the value of an item before a loss occurs. The agreed value approach eliminates the possibility of disagreement over the value of covered property. Coverage also applies to property in transit, including property in bookmobiles, for as much as 10 percent of the Library Floater's limit of insurance.

### **LEGAL LIABILITY COVERAGE FORM**

This coverage provides broad protection for your officers, trustees, employees and volunteers from claims made during the policy period which allege "wrongful acts." Wrongful acts include breaches of duty, neglect, error, omission, misstatement or misleading statements made in the discharge of library duties. Defense coverage is provided for any lawsuit that falls within the policy's terms, even if the allegations are groundless, false or fraudulent. The policy also provides reimbursement for all reasonable expenses incurred at the company's request, including a per-day allowance for loss of earnings.

**LIBRARY AUTO EXTENSION ENDORSEMENT** This endorsement extends your commercial auto coverage to include towing, full glass, rental reimbursement, and up to \$1,000 for loss or deductible reimbursement for any auto owned by an employee or volunteer involved in an accident while such auto is used in your operations.

### **How Does Utica Stack Up?**

We invite you to compare Utica's coverages to those of other insurers. Your professional, independent agent can explain the value and protection offered by Utica's program. We fill in the gaps and give your library the protection it needs — no more and no less.

### **Required Reading: Your Utica National Policy**

While this brochure summarizes some important features of our program, the terms of your specific policy actually determine your coverage. For a complete explanation of program coverages, contact your local independent agent who represents the Utica National companies.

*Check out how our library program stacks up! Rely on your independent Utica National agent for more details.*

