



Benefit from our experience

Claims Services — Utica's claims offices are staffed with experts who know your needs and are on call 24 hours a day, seven days a week. You get prompt, efficient, and most of all, fair claim service with Utica. Ask about Utica's Uti-CARE program that provides Workers' Compensation policyholders with timely, quality medical care that can put employees back on the job more quickly after a workplace injury.

Loss Control Services — Utica's loss control specialists are experts, and can help you identify potential hazards and recommend measures to eliminate or reduce those risks. Our video library allows you to borrow safety videos on a variety of issues such as Machine Safeguarding and Manual Material Handling.

Drug-Free Workplace Program — Utica National can help you set up a Drug-Free Workplace Program within your company. Your business can save money by improving productivity, and your employees can feel secure in a safe, drug-free work environment.


Payment Convenience — With UNIBILL you can combine up to ten commercial policy premiums on a single bill. You can choose the due date to fit your budgeting needs. You can also use our monthly electronic fund transfers (EFT) program. All done without interest charges!

Savings for Workers' Compensation Customers — Utica's specially designed sliding scale and retention plans provide substantial dividend savings potential for qualified insureds. (Please note – by law, dividends cannot be guaranteed.)

Support for Unique Business Exposures — Our member company, UNI-Service Excess Facilities, specializes in providing coverage for "non-standard" exposures you may have. (Coverage and availability vary by state.)

One-Stop Bonds — Our full-service Bond Department saves you time by offering a wide variety of Surety and Fidelity bonds all under one roof.

You know how to build a product – let Utica and your independent agent put together insurance protection that will help you build your future! For more information, contact your local independent agent who represents the Utica National companies.

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

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com

This brochure offers only a summary of the coverages available from the companies of the Utica National Insurance Group. Coverage availability, terms and conditions may vary by state. For complete information, refer to the policy or consult with your professional insurance agent or broker. If there is a difference between the information stated in this brochure and the coverage stated in the policy, the terms and conditions of the policy prevail.

Light Manufacturing
PROGRAM
Utica National Insurance Group

SOLID INSURANCE FOR LIGHT MANUFACTURING

Light Manufacturing

PROGRAM
Utica National Insurance Group

Does your current insurance meet your needs?

Utica National: Making great insurance coverages – to help you make your product – since 1914

Utica recognizes that no two manufacturers are alike. With our Light Manufacturing program you can choose the limits and coverages you need for various Property, Crime and Inland Marine exposures.

Putting together the right program starts with using the right “raw materials”... First, take the professional advice of your local, independent insurance agent. Then add Utica National’s Insurance Program for Light Manufacturing. What you get is the protection and service manufacturers need today, with coverages for Property & Liability, Workers’ Compensation, Business Auto, Commercial Umbrella Liability, Inland Marine, Crime, Bonds, and more.

Your independent agent will work with you to provide an insurance program which fits your business and its unique needs. We provide expert loss control assistance helping you and your employees avoid a loss, and prompt and professional claim service, should you have a loss.



Our
UNI-Flex
Endorsement
adds over 20
valuable coverage
enhancements
to your policy

UNI-Flex broadens your insurance protection by extending coverage for backup of sewers or drains, business income and extra expense, newly acquired or constructed property, property in a vehicle, property in the custody of salespersons, employee dishonesty, money and securities, electronic data processing equipment, accounts receivable, signs, and more!

Additional Coverages Available

Limited Product Recall Coverage — Provides for the reimbursement of certain extra expenses (notification, overtime, shipping, etc.) incurred because of a product withdrawal or recall due to product defect or tampering.

Deferred Payments Coverage — Covers your interest in personal property sold under any installment or deferred payment plan after delivery to the buyers.

Equipment Breakdown Coverage — Protection that really sets the Utica program apart from the rest. Equipment breakdown, consisting of disturbances from artificially generated electrical current; mechanical breakdown; explosion of steam boilers, engines or turbines caused by a condition or event inside the equipment, can be 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 when an equipment breakdown occurs.

General Liability Extension Endorsement — Broadens coverage provided under your Commercial General Liability Coverage.

Commercial Auto Extension Endorsement — Extends your Business Auto Policy by including additional coverage items not written in your basic Auto Policy. Two of the more popular features of this endorsement are Automatic Hired Auto Physical Damage coverage and Theft Expenses coverage.

Employment Practices Coverage — 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 — 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.

Accessible Professionals — Utica has provided top quality coverages and service to policyholders since 1914... AND you get the local advice and service of your professional independent insurance agent!



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.