



Utica National's Specialized Coverage for Your **Professional Business!**

We provide a program of coverage and service specifically designed to help keep your business running smoothly.

Policies Available

- ▶ Businessowners
- ▶ Workers Compensation
- ▶ Commercial Auto
- ▶ Umbrella

Our Businessowners Policy Includes:

- ▶ Automatic Additional Insured
- ▶ Loss of Profit and Extra Expenses due to a Covered Loss
- ▶ Employee Dishonesty

Optional Specialty Add-ons:

- ▶ **Cyber Coverage** includes privacy and security breach liability, a breach notice service, and risk management resources to help you protect sensitive information from hackers.
- ▶ **Employment Practices Liability** provides coverage for employee allegations of harassment, discrimination, etc. You have the option to add coverage for customer accusations.
- ▶ **Link** adds 10+ coverages including Computer Coverage and Identity Recovery.

Services

- ▶ **Risk Management Services and Resources** help you minimize the chance of an accident or other disruption to your operations.
- ▶ **97% Claims Satisfaction Rating.**¹ Our claim staff provides friendly and fair claims service.

¹ 2015 Claimant Satisfaction Survey

Contact your Utica National 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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