



PROTECTING YOUR BUSINESS

Here's how small businesses can benefit from Utica National's Commercial Edge!

Great Coverages! You get Utica's great products, at a competitive price, with additional coverage options tailored for your needs:

■ In addition to the basic Property and General Liability Coverage, Utica's program provides the following:

- Debris Removal
 - Newly Acquired or Constructed Property-Buildings
 - Newly Acquired or Constructed Property-BPP
 - Newly Acquired or Constructed Property-Period of Coverage
 - Backup of Sewers or Drains
 - Personal Property Off Premises
 - Outdoor Signs
 - Employee Dishonesty
 - Money and Securities
- ...to name a few!*

■ Our optional **BusinessLINK Endorsement** provides important coverages like..

- Business Income from Dependent Properties
- Lock Replacement
- Valuable Papers and Records
- Accounts Receivable
- Claim Preparation Expense
- Enhanced Computer Coverage
- Damage to Premises Rented to You
- Hired and Non-Owned Liability

■ Optional Employment Practices Limited Additional Defense Coverage

■ Optional Equipment Breakdown Coverage

■ Blanket Rating Capabilities

We also offer other optional coverages to round out your program!

One-stop shopping! You can take care of all your business insurance needs in one place:

- BOP
- Umbrella
- Workers Compensation
- Commercial Automobile

The Unparalleled Expertise and Service of Your Local Independent Agent!

The independent agents that represent our companies are insurance professionals serving the communities in which they live. Your local independent agent is nearby. Your agent knows your community and is available to listen, counsel and assist you should you have a claim.

Professional, Prompt and Fair Claim Service

Should you have a claim, you can have confidence that your local independent agent and Utica National will be there immediately. Emergency claim reporting is available 24 hours a day, 365 days a year!

Expert Risk Management Assistance

Our loss control specialists will review your operation and give you practical tips on how to protect your business, property and people.

You can have this plus the experience and stability from a company that has been protecting all kinds of businesses since our founding in 1914. Your business is important to you, and we're here to protect your business in your time of need...that's **Utica National's Commercial Edge!**

Some coverages may be subject to deductibles. This 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 leaflet and the coverage stated in the policy, the terms and conditions of the policy prevail.



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