



# BENEFIT YOUR GRAPHIC COMMUNICATIONS BUSINESS with Coverages and Services Designed for You!

The member companies of the Utica National Insurance Group know the Graphic Communications industry. We've changed as the industry's needs have changed, offering contemporary coverages and services specifically designed for your business.

## These optional state-of-the-art coverages at competitive prices include:

- **Errors and Omissions Liability Coverage** – if something goes wrong, our coverage helps make it right – offering a win-win solution that encourages correction of errors when possible to maintain customer loyalty and preserve your reputation. Actual E&O claim examples we've handled include misprinting, incorrect mailing and missed mailer deadlines.
- **Publishers' Liability Coverage** – this coverage is geared toward smaller publishers of "Pennysaver" and classified-ad-driven weekly newspapers with circulation up to 15,000 and magazines with circulation up to 100,000. Our coverage includes matter in the electronic form, offers low deductibles and can help protect against loss arising from printed or graphic content.

### Publishers' Liability Program Features

- Coverage written on an occurrence basis with an annual aggregate limit
  - Defense costs in addition to the limit of insurance
  - A variety of optional deductibles
  - Coverage for the publisher, executive officers and directors, and employees, plus optional coverage for independent contractors working under the publisher's direction
- **Equipment Breakdown** – covers electrical, mechanical and pressure equipment.
  - **Limited Recall & Rework Expense** – covers reimbursement of necessary expenses to withdraw or correct known mistakes for things like cost of notification, printing or printing materials, computer time, hiring temporary employees and more.
  - **Correction of Work** – an optional endorsement providing liability coverages for the cost or damages sustained by a third party to correct and replace your incorrect work.
  - **Infringement of Intellectual Property** – an optional endorsement that provides coverage for claims alleging infringement of intellectual property such as advertising concepts, copyrights, patent, trademarks and more.

## WHY THE UTICA NATIONAL COMPANIES?

- ✓ We've been insuring this class of business since 1914.
- ✓ We are rated "A" (Excellent) by AM Best.\*
- ✓ We're at our best when you need us most – our Claims team is ready to help and is on call 24/7/365.
- ✓ Our Risk Management team works with you to help prevent losses, which helps you maintain business as usual.

**We'll work with your independent agent to design a program to meet the needs of your business!**

\*Effective October 20, 2020. For the latest rating, access [www.ambest.com](http://www.ambest.com).

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.