

EXTENDING YOUR REACH

Utica National VFD Safety Group² members have shared millions of dollars in dividends over the years thanks to their groups' successful loss control efforts. Dividends have been used to:

- **Buy turnout gear**, including thermal imaging cameras and other lifesaving equipment
- **Purchase** training materials
- **Sponsor** community fire safety awareness programs
- **Reduce** net insurance costs

¹ Claimant survey results for calendar year 2015

² In states where available. Check with your Utica National agent to determine availability. By law, dividends cannot be guaranteed and must be approved by the company's Boards of Directors.

"While answering a fire call at 1:22 a.m. one cold February morning, we had an unfortunate accident in which one of our fire apparatus hit our firehouse and jeopardized a support beam. The structure had to be secured as rapidly as possible to cut the risk of collapse. The process of getting repairs to the structure and the fire truck went smoothly and quickly...

Utica National responded very promptly and kept us informed during the entire process. Everyone's questions were answered anytime they were asked. We are very pleased with Utica National."

Former Chief John Fairclough
Waterford Fire Department,
Waterford, New York



Over 30 Years of Answering the Call for **Volunteer Fire Departments**



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

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com • 1.800.274.1914



Utica National provides a specialized insurance program for **volunteer fire departments (VFDs)** through our independent agents.

We offer broad property protection for your building and equipment, along with liability protection for your brave volunteers.

Increase Safety by Reducing Risks

Our experienced Risk Management Specialists can save you time and money by identifying potential hazards and recommending ways to eliminate or reduce them. Services include:

- **We provide a comprehensive review of your exposures** through surveys and consultations and evaluating property, buildings, vehicles, fiscal risk management, EMS activities, and pollution and environmental controls. Our Risk Management professionals have decades of experience, with strong backgrounds in fire science, protection, and codes enforcement.
- **Over 250 online courses for you from TargetSolutions at no additional cost** cover the latest fire and EMS training. Many courses are compliant with the requirements of the Commission on Accreditation for Pre-Hospital Continuing Education (CAPCE) and the National Fire Protection Association (NFPA).
- **Our Emergency Vehicle Operations Course (EVOC)** is available in select states at no charge to our VFD policyholders.
- **A special safety and loss prevention website** covers common and evolving exposures, and includes a customer-only area with exclusive content.

“Education is the best method of keeping first responders safe and we strive to develop programs to do just that. Without the support of Utica National, programs like our Improving Response Scene Safety for Firefighters and Emergency Personnel would never become a reality. Utica National has long supported our organization and first responders – and this initiative is helping to ensure that our fire service volunteers get home safely from each call.”

Former Chief Bill Owen
Former President – New York State
Association of Fire Chiefs



- **Streaming safety and loss prevention videos online through J.J. Keller and access to a risk management video/DVD library** offer materials covering relevant topics you need to know about.
- **Specialized training from our in-house staff and affiliated consultants** addresses general topics and those specific to your department, including defensive driving, liability issues, and administration.

97% CLAIMS SATISFACTION¹

With claims reporting available 24/7, we provide prompt, fair and efficient claims service to help your VFD fix or replace vital lifesaving equipment.

WORKING TOGETHER

The independent insurance agents who represent us are ready to provide the service you deserve, answer coverage questions, give risk management advice, and offer claims service.

FIRSTHAND KNOWLEDGE

Agents on Utica National's VFD Task Force know more than insurance – many are also volunteer firefighters in their respective communities. Their experience means our VFD program keeps pace with the ever-changing landscape of emergency response work. The Task Force convenes regularly to discuss timely issues.

