

Personal Lines Agent Product Guide

Millennium Home NY

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The Millennium Advantage

Our Millennium Home product includes contemporary coverages for modern day issues. System enhancements have been incorporated to create a simple solution with a new quoting process to improve accuracy of policy information and significantly reduce the time to quote.

About This Product

- Third-party data is being imported to save you time, increase your efficiency, and provide accurate and current information.
- Millennium Home replacement cost estimates are created from the extensive information provided by Verisk 360Value. This tool offers more alignment with the market and our claim process.
- Loss history information is imported from A-Plus in a manner that will simplify the quoting and binding processes.
- A location tool provides a source of verification and will pre-fill the protection class information along with the distance to coast.
- Our inspection process has evolved. We have incorporated variables into our underwriting criteria that will identify the need for an inspection. This reduces the number of inspections your customers will experience.
- New rating factors will provide more individualized pricing for each risk, translating to increasing competitiveness.
- The home renovation factor will help us to price more accurately for houses that have been updated.
- A tiered approach for HO-4 and HO-6 policies will help with competitive positioning in the market.
- The redesigned Declarations Page aligns with our Millennium Auto and Dwelling Fire Declarations Pages.
- When you are in our Personal Automobile quoting system, it will provide you with an estimated "Quick Quote" for the

Target Market

Millennium Home continues the development of a product suite that is designed to attract customers with multiple policies, complex insurance needs, above average insurance scores, and higher liability limits. Our goal is to focus on this segment to produce above average lifetime value (client retention) for your agency.

Target Market Rating Characteristics

- Above Average Insurance Scores (700+)
- Multiple policies: Auto, Home, Motorcycles, Recreational Vehicles, Watercraft, Dwelling Fire, Umbrella
- Higher Liability Limits > \$300,000
- Average to above-average home values based on geographic area (generally \$200,000-\$1,000,000)
- Minimal claims activity

Risk-Based Scoring

Millennium Home uses a risk-based (credit) score in rating the policy.

- The customer has the right to not include a social security number, but this may result in the lack of risk-based score availability. The absence of a risk-based score may result in an inaccurate rate for the risk.
- The risk-based score is valid for 90 days.
- Print disclosure form (8-L-2323), which is displayed on the General Information Screen, and provide to the customer.

Available Forms

- [Homeowners 2 Broad Form HO 00 02](#)
- [Homeowners 3 Special Form HO 00 03](#)
- [Homeowners 4 Contents Broad Form HO 00 04](#)
- [Homeowners 5 Comprehensive Form HO 00 05](#)
- [Homeowners 6 Unit-Owners Form HO 00 06](#)

Binding Guidelines

	HO-02, HO-03, HO-05	HO-04	HO-06
Coverage A			
Westchester, Putnam, Rockland Counties, Long Island & NYC Boroughs			
Minimum	\$200,000	N/A	\$5,000
Maximum	\$1.5 million	N/A	\$500,000
Rest of the State			
Minimum	\$75,000	N/A	\$5,000
Maximum	\$1.3 million	N/A	\$500,000
Coverage C			
Minimum	N/A	\$20,000	\$30,000
Maximum	N/A	\$500,000	\$500,000
Coverage E			
Maximum	\$1 million	\$1 million	\$1 million
Deductible			
Minimum	\$1,000	\$500	\$500

Required Limits

Section 1 - Property Damage

	HO-02, HO-03, HO-05	HO-04	HO-06
Coverage A - Minimum Limit	Reference above table	N/A	\$5,000
Coverage B - Other Structures	10% of Cov A (1 & 2 family dwellings) 5% of Cov A (3 & 4 family dwellings)	N/A	N/A
Coverage C - Personal Property	50% of Cov A (1 & 2 family dwellings) 30% of Cov A (3 family dwellings) 25% of Cov A (4 family dwellings)	\$20,000 minimum	\$30,000 minimum
Coverage D - Loss of Use	30% of Cov A	30% of Cov C	50% of Cov C

Section 2 - Liability (All Forms)

- **Coverage E (Personal Liability)** – Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising from an insured's premises or personal activities.
 - The limit of liability for Coverages C or D of Section I (property) and E or F of Section II (liability) may be increased.
- **Coverage F (Medical Payments to Others)** – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising from an insured's premises or personal activities.

Deductibles

Our Millennium Homeowner product offers a large variety of deductible options.

	HO-02, HO-03, HO-05	HO-04, HO-06
Deductibles	\$1,000, \$2,500, \$5,000	\$500, \$1,000, \$2,500, \$5,000
Catastrophe Windstorm Deductible	\$5,000, \$10,000, \$15,000, \$20,000	N/A

Eligibility and Underwriting Criteria

Our Millennium Homeowner product offers a large variety of coverage options.

- **Residence Held in Trust**

Our Millennium Homeowner product can be issued to an occupant of a one-, two-, three- or four-family dwelling or condominium unit when legal title to the dwelling is held in trust and:

1. The trustee and/or beneficiary or grantor regularly reside in the residence held in trust; and
2. The residence held in trust is used exclusively for residential purposes, except as provided by
3. Permitted Business Occupancies.

- **Seasonal and Secondary Definitions**

1. "Secondary" is defined as a premise unoccupied for four or more consecutive days per week or 60 consecutive days.
2. "Seasonal" is defined as a premise unoccupied three or more consecutive months during any one year period.

Available Discounts

Our Millennium Homeowner product offers these discounts to save your insureds money.

- Smart Home – Applicable to the water non-weather peril for water leak alarm & self-monitored thermostat. Please see rate pages for discount factors.
- Multi-Policy – Available for insured with additional coverage with Utica National Insurance Group: Auto, Watercraft, Dwelling Fire, Motorcycle, Recreational Vehicle, Umbrella. Please see rate pages for discount factors.
- Gated Community/Limited Access – Available when residence is located in a gated or fenced community which is monitored 24 hours a day. Please see rate pages for discount factors.
- New Home Buyer – Available for insureds who have purchased the property within the last year. The discount decreases 2% per year over 5 years.
- Affinity – Available for insureds who are affiliated with a group that has been identified and approved. Please see rate pages for discount factors.
- Fire Protective Devices – Applicable to the fire peril premium for insureds who have alarms, fire extinguishers and sprinkler systems. Please see rate pages for discount factors.
- Theft Protective Devices – Applicable to the theft peril premium for insureds who have deadbolts and alarms. Please see the rate pages for discount factors.

Protective Devices – HO 04 16

- » Alarms – Fire and Theft
 - › Central – Alarm is monitored by a company
 - › Direct – Sends signal to fire station or police station
 - › Local – Alarm sounds at residence
- » Windstorm Protective Devices
 - › When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if exterior wall and roof openings such as doors, windows, skylights and vents are fully protected with hurricane resistant storm shutters or hurricane resistant laminated glass.
 - › The storm shutters or hurricane resistant laminated glass must be designed and properly installed in accordance with the manufacturer's specifications to effectively withstand external pressure and wind-borne debris from a storm with sustained wind speed of at least 110 miles per hour or a storm surge of 8 feet above

normal.

- › For all forms except HO4 to qualify, the windstorm protective devices shall fully protect all exterior openings of:
 - the dwelling and any other building on or at the location of the residence premises; or
 - a covered condominium or cooperative unit owned and occupied by the insured or owned by the insured but rented, or held for rental to others, including any other building owned solely by the insured that is at the same location as the condominium or cooperative unit.
- › For form HO4 to qualify, the windstorm protective devices shall fully protect all openings of a one family dwelling in which the insured resides as a tenant (including other buildings on the premises), or the apartment, condominium or cooperative unit in a multi-family dwelling in which the insured resides as a tenant.

The following discounts will display on the Declarations Page (others will be incorporated into the rate):

- Fire Protective Devices
- Windstorm Protective Devices
- New Home Buyer
- Water Leak Alarm
- Multi-Policy
- Affinity
- Theft Protective Devices
- Secondary Home
- Monitored Thermostat
- Gated Community Limited Access

Coverage Options

Our Millennium Homeowner product offers the following contemporary coverages:

- Additional Interest (HO 04 10)
 - › In addition to the mortgagee(s) shown in the Declarations, other persons or organizations may have insurable interest in the residence premises.
 - › When coverage is not provided under Additional Insured Endorsement (HO 04 41), their interest in the residence may be acknowledged by naming them in this endorsement at no additional cost.
- Additional Residence Rented to Others (HO 24 70)
 - › The policy may be endorsed to provide Liability coverage when an additional residence is rented to others.
- Assisted Living Care Coverage (HO 04 59)
 - › The policy may be endorsed to provide Personal Property, Additional Living Expense and Personal Liability coverage to a person regularly residing in an assisted living care facility, provided such person:
 - › is related to an insured by blood, marriage or adoption; and
 - › is not a member of that insured's household.
- Broadened Home-Sharing Host Activities (8-E-4197)
 - › Room rentals – minimum age 18
 - › Entire residence rental – minimum age 25
 - › Use of boats, snowmobiles, personal watercraft (i.e., Jet Ski, wave runner), ATVs, or other recreational vehicle is excluded
 - › Single room rental – maximum two people per room
 - › Rental of property needs to be managed by insured, not a property management company
 - › Rental of entire residence exceeding 90 days requires Underwriting approval
- Broadened Home-Sharing Host Activities Other Policy Forms
 - › 8-E-4196 (HO-02)
 - › 8-E-4198 (HO-04)
 - › 8-E-4199 (HO-05)
 - › 8-E-4200 (HO-06)
- Building Additions and Alterations at Other Residences (HO 04 49)
 - › The policy may be endorsed to provide this coverage at residences, other than the residence premises, rented to an insured.
- Bundle Packages – Quality, Superior, Premier – [See comparisons 9A2716NY](#)
- [Quality Home 8-E-4161\(NY\)](#) This bundle adds many coverages, including:
 - › Credit card/ fund transfer card limit of \$1,500

- » Damage to property of others – \$1,500 per occurrence
- » Fire department service charge \$750
- » Increased limits on jewelry and other valuable items
- » Lock replacement \$250
- » Loss Assessment \$5,000
- » Personal Injury Coverage
- » Refrigerated Products
- » Replacement Cost Contents
- » Replacement Cost Dwelling – up to 125%
- » Watercraft Liability – outboard up to 50hp
- **Superior Home 8-E-4165(NY)** This bundle adds many coverages, including:
 - » Credit card/ fund transfer card limit of \$3,000
 - » Damage to property of others – \$1,500 per occurrence
 - » Debris Removal – \$1,000 total/\$500 per tree (no damage to structure required)
 - » Fire department service charge \$1,000
 - » Increased limits on jewelry and other valuable items
 - » Lock replacement \$500
 - » Loss Assessment – \$5,000
 - » Millennium Tech Protector – \$5,000
 - » Personal Injury Coverage
 - » Refrigerated Products
 - » Replacement Cost Contents
 - » Replacement Cost Dwelling – up to 125%
 - » Watercraft Liability – outboard up to 50hp
 - » Water Back-up – \$5,000
- **Premier Home 8-E-4163(NY)** This bundles adds many coverages including:
 - » Credit Card/fund transfer card limit of \$5,500
 - » Damage to property of others – \$2,000 per occurrence
 - » Debris Removal – \$1,500 total/\$500 per tree (no damage to structure required)
 - » Equipment Breakdown - \$100,000 per occurrence for HO-06 policy
 - » Fire department Service Charge \$1,000
 - » Increased limits on jewelry and other valuable items
 - » Lock replacement \$500
 - » Loss Assessment – \$10,000
 - » Millennium Tech Protector – \$10,000
 - » Ordinance or Law Coverage - 25% of Coverage A
 - » Personal Injury Coverage
 - » Refrigerated Property
 - » Replacement Cost Contents
 - » Replacement Cost Dwelling – up to 150%
 - » Service Line
 - » Vanishing Deductible
 - » Water Back-up and Sump Overflow – \$10,000
 - » Watercraft Liability – outboard up to 50hp
- **Business Property – Increased Limits**
 - » On-premises. The \$2,500 limit for business property on residence premises may be increased to \$10,000 in increments of \$2,500.
- **Business Pursuits (HO 24 98)**
 - » The policy may be endorsed to provide coverage for the liability of the insured arising from business activities.
 - » Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business.
- **Coverage B (Form HO 00 02 , HO 00 03 or HO 00 05)**

- » An additional amount of insurance may be written on a specific structure.
- Coverage C (Form HO 00 02 , HO 00 03 or HO 00 05)
 - » The limit of liability may be decreased to an amount not less than 40% of the limit of a one or two family dwelling; 20% of the limit of a three family dwelling; and 15% of the limit of a four family dwelling.
- Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money (HO 04 53)
 - » The limit of \$500 may be increased.
- Cyber Home Advantage Plan (8-E-4158)
 - » \$100 deductible
 - » The insured chooses the limits they need of the following:
 - › Limit of Liability
 - › Breach Notice Response Services
 - › Breach Notice Forensic Expenses
 - » Ransomware Support Services Sublimit – \$5,000
 - » Funds Transfer Fraud & Social Engineering Sublimit – \$10,000
 - » Identity Theft Services (Lost Wages Sublimits)
 - › 20 days of lost wages per identity theft
 - › \$250 per day for lost wages
 - › \$5,000 of lost wages per identity theft
 - » Credit Monitoring Services – 12 months per impacted individual or insured (as applicable) for the endorsement period
 - » Identity Restoration Services – 12 months per impacted individual or insured (as applicable) for the endorsement period
- Earthquake Coverage (HO 04 54)
 - » The policy may be endorsed to provide coverage against a loss resulting from the peril of earthquake for the same limits provided in the policy
 - » The base deductible is 5% of the limit of liability for either Coverage A or C, whichever is greater and is subject to a \$250 minimum
- Equipment Breakdown Coverage (8-E-3723)
 - » Applies to:
 - › boilers, fired or unfired vessels, vacuum vessels and pressure piping; and
 - › mechanical, electrical, electronic or fiber optic equipment.
 - » Loss or damage must be caused by:
 - › mechanical breakdown;
 - › electrical or electronic breakdown; or
 - › rupture, bursting, bulging, implosion or stem explosion.
 - » Coverage is subject to a \$100,000 per occurrence limit of liability and a \$500 per occurrence deductible.
- Farming Personal Liability (HO 24 72)
 - » Policy may be endorsed to provide coverage for the liability of the insured when incidental farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling. The income derived from the farming must not be the insured's primary source of income.
 - » Policy may be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals.
 - » Policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the locations specified on the endorsement.
- Inflation Guard (HO 04 46) Not available for HO 00 04 or HO 00 06
 - » Policy may be endorsed to provide annual increases of the Section I Limits of Liability as selected by the insured
 - » Not applicable with HO 04 20 – Specified Amounts of Insurance for Coverage A
- Loss Settlement
 - » Policy provides building loss settlement on a replacement cost basis if, at the time of loss, the amount of insurance on the damaged building represents at least 80% of the full replacement cost of the building immediately before the loss.

- » Special Loss Settlement – HO 00 02, HO 00 03 and HO 00 05 only
- » The percentage amount may be modified to 50%, 60%, or 70% of replacement value without affecting the loss settlement provisions. If this option is selected, the Coverage A limit of liability representing the 50%, 60%, or 70% of replacement value is to be shown in the policy declarations.
- **Millennium Tech Protector (8-E-4167NY)**
 - » Provides protection for computer equipment, defined as computer hardware, software, operating systems or networks; and other electronic parts, equipment or systems solely designed for use with or connected to equipment named above; and cellular phones, computer tablets and e-readers.
 - » Coverage is subject to a \$250 deductible. This deductible is shared with Identity Recovery – Expense Reimbursement Coverage. In the event of a single occurrence which results in a covered loss under each coverage, the \$250 deductible must only be paid one time.
 - » Coverage is provided for on premises and off premises.
 - » This coverage will also be extended to a student living away from home if the Student Away from Home Endorsement is included on the policy.
- **Ordinance or Law Coverage**
 - » Policy automatically provides up to 10% of Coverage A to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. For HO 04 policies 50% of Building Additions and Alterations limit is provided.
 - » Coverage can be increased by the endorsement to accommodate increased cost known or estimated for materials and labor to repair or replace the damaged property and to demolish the undamaged portion and clear the site of resulting debris according to ordinance or law.
- **Other Structures On – Premises Structures (HO 04 48)**
 - » Coverage may be increased in increments of \$1,000 to provide coverage when a structure on the residence premises is valued higher than the standard policy limit.
- **Other Structures Rented To Others – Residence Premises (HO 04 40)**
 - » The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
 - » When the rental is considered a home-sharing host activity, refer to the Broadened Home-sharing Host Activities section above.
- **Permitted Incidental Occupancies Residence Premises (HO 04 42)**
 - » Coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises is not excluded with the endorsement.
 - » Examples of these premises include offices, schools, and studios for music, dance, photography or other instructional purposes.
- **Personal Injury Coverage (HO 24 86)**
 - » Liability coverage for personal injury arising from specified offenses, such as false arrest, malicious prosecution, wrongful eviction, slander or libel.
- **Personal Property (Coverage C) Replacement Cost Loss Settlement (HO 04 90)**
 - » This endorsement changes the loss settlement option from an actual cash value (ACV) basis to a replacement cost basis.
- **Personal Property**
 - » The special limit of liability in the policy for the categories noted may be increased to the maximum limits shown in the table on the following page.

Personal Property	Limit in Form	Maximum Allowed
Jewelry, watches and furs	\$1,500	\$6,500 (not more than \$1,000 for 1 article)
Money	\$200	\$1,000
Securities	\$1,500	\$3,000
Silverware, gold ware, pewter ware	\$2,500	\$10,000 (increments of \$500)
Firearms	\$2,500	\$6,500 (increments of \$100)
Portable electronic equipment in or upon a motor vehicle	\$1,500	\$6,000 (increments of \$500)

- Refrigerated Personal Property (HO 04 98)
 - » The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
 - » A \$100 deductible applies.
- Trust (8-E-3842)
 - » Policy may be endorsed to insure a trustee and, if applicable, a trust, for:
 - › property coverage, for any insurable interest in the dwelling or other structure held in trust; and
 - › liability coverage, for bodily injury or property damage liability arising from the ownership, maintenance, or use of an insured location held in trust.
- Scheduled Personal Property (HO 04 61)
 - » Loss settlement condition will pay the insured the least of the:
 - › actual cash value of the property sustaining loss;
 - › the amount for which the property could be repaired or replaced; or
 - › the amount of insurance of the property sustaining loss.
 - » Property can be:
 - › Jewelry
 - › Furs and garments trimmed with fur
 - › Cameras, projection machines, films and related equipment
 - › Musical equipment and related articles of equipment
 - › Silverware
 - › Golfer's equipment (i.e., golf clubs, golf clothing and golf equipment)
- Service Line Coverage (8-E-4122)
 - » Applies to direct physical loss to underground piping or wiring owned by the insured providing the following services to the residence premises:
 - › Electrical power, heating, natural gas, waste disposal, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission.
 - » Loss or damage must be caused by:
 - › Wear and tear, rust, decay, deterioration, hidden or latent defect, collapse, electrical and mechanical or pressure systems breakdown, or freezing.
 - » Coverage is subject to a \$10,000 per occurrence limit of liability and a \$500 per occurrence deductible.
- Sinkhole Collapse Coverage (HO 04 99)
 - » Policy may be endorsed to provide coverage against a loss resulting from a sinkhole collapse for the same limits provided in the policy.
- Special Personal Property Coverage for HO 00 04 and HO 00 06 Only (HO 23 35, HO 23 19)
 - » Coverage C under HO 00 04 and HO 00 06 is insured against perils named in the form.
 - » The policy can be endorsed to insure Coverage C against additional risks of physical loss subject to exclusions.
 - » This option may only be used when:
 - › For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to

- another; or
 - › For Form HO 00 06, the condominium or cooperative is owner-occupied and not rented to others
- Student Away from Home (HO 05 27)
 - › Adds coverage for other types of students, who were residents of the named insured's household before moving out to attend school. (Part-time students; or students over age 24)
- Theft of Building Materials Coverage
 - › Coverage for new residential dwellings under construction.
 - › Coverage is provided for theft of building materials and supplies for use in the construction of the dwelling
 - › Conditions:
 - › The dwelling must be owner-occupied upon completion.
 - › Coverage A is written at 100% of the expected completed value of the dwelling.
 - › Homeowner Protective Device Credit may not be endorsed until construction is completed.
 - › Additional insureds (including contractors/subcontractors) are not permitted.
- Units Regularly Rented to Others (8-E-4209)
 - › There is no coverage for Coverage C – Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others.
 - › Policy may be endorsed to provide coverage (including theft).
 - › When the rental is considered a home-sharing host activity, refer to requirements for Broadened Home-sharing Host Activities in this guide.
 - › The Coverage C minimum limit of liability may be waived when the value of the insured's personal property in the rented unit is less than \$5,000.
- Vanishing Deductible (8-E-3626)
 - › This deductible option allows for Section I deductible to be reduced depending on the size of the covered loss.
 - › The amount of the deductible will be determined by applying the percentage indicated in the endorsement to the final agreed loss settlement and then subtracting that amount from the selected Section I deductible.
- Water Back-Up/Escape of Water from a Sump Pump or Drain (8-E-3848)
 - › Adds coverage for water which backs up through sewers or drains or which overflows from a sump pump.

Homeowner Inspection Criteria

An inspection scorecard uses risk characteristics to help Underwriters to determine if a virtual inspection is sufficient.

- It provides the ability to view aerial photos of a residence and will help to make a more targeted inspection decision.
- It will reduce costs and improve the customer experience.

Score	Type of Inspection Required
1	Interior and exterior inspection with replacement-cost calculation
2	Exterior inspection with replacement-cost calculation
3	Underwriting virtual inspection – exterior inspection only or exterior inspection with replacement-cost calculation or no inspection
4	Exterior photo only – no measurement or replacement-cost calculation
5	No inspection – no measurement or replacement-cost calculation

Construction Definitions

- Frame
 - › Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.
- Masonry Veneer
 - › Exterior walls of combustible construction veneered with brick or stone.
- Masonry

- » Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction — disregarding floors resting directly on the ground.
- Superior Construction
 - » Non-combustible – Exterior walls, floors and roof constructed of, and supported by, metal, asbestos, gypsum or other non-combustible materials.
 - » Masonry Non-combustible – Exterior walls constructed of masonry material, floors, and roof constructed of metal or other non-combustible materials.
 - » Fire Resistant – Exterior walls and floors and roof constructed of masonry material or other fire-restrictive materials.
- Mixed (Masonry/Frame)
 - » A combination of both frame and masonry construction shall be classified as frame when the exterior walls of a frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise, class as masonry.

Fees

- The UNI-BILL Account Bill System consists of multiple payment plans. A Service Charge in the amount of \$6.00 will apply per installment.
 - » No Service Charge is assessed when the balance is paid in full.
- Non-Sufficient Fund (NSF) Fee
 - » A fee of \$20.00 will be applied for any payment not honored by the payer's financial institution for any reason.
- Late Charge
 - » If, after a Notice of Cancellation (NOC) is issued for non-payment, any subsequent NOC issued for non-payment on one or more policies of an insured's account, a late charge of \$25.00 will be assessed to the insured's account. This amount will automatically be added to the amount due on the insured's account immediately after the issuance of the second or any subsequent NOC.
 - » A late charge will not be assessed more than once per month, regardless of the number of policies on the account or the number of non-pay cancellation notices issued on the account.

Acquired Business, Document Retention and Audit Requirements

- Acquired Business
 - » If you acquire a Utica National customer from either an agent or record change or another agency's book of business, you must obtain signed applications and required documentation from the insured. These records must be maintained in accordance with the terms of your Agent's Agreement and applicable laws.
- Document Retention
 - » Prior to upload, our Express Rate system will display a listing of documents that must be retained in your agency file. These documents must be kept for a period of seven years after the policy expiration.
- Audits
 - » Files will be randomly audited and you may be required to provide file documentation to a company representative during an on-site visit or via a fax audit.

Thank you for choosing to sell Utica National!

Contact Us

Toll Free Numbers

Customer Experience1-800-598-8422

Fax 1-800-556-8625

Automated Billing Inquiry1-800-598-8422

Available 24/7

Claim Report & Customer Service1-800-216-1420

Available 24/7

Towing & Labor1-800-50-UTICA

Available 24/7 when coverage is purchased

Consumer Reporting Information1-800-456-6004

Any consumer who suspects inaccuracies in his/her credit report (or is affected by an adverse underwriting decision due to a credit report) can obtain a copy of the report by contacting LexisNexis. Additional information can be found on the LexisNexis website at www.consumerdisclosure.com.

Website

www.uticanational.com

Email us at webpld@uticanational.com

Payment Mailing Address

Utica National Insurance Group
P.O. Box 6532
Utica, NY 13404-6532

Correspondence Address

Utica National Insurance Group
P.O. Box 180
Utica, NY 13404



Utica National Insurance Group®

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