

We're the ones for protection

The Utica National companies have the right coverage at the right price for your volunteer fire department. For more information, contact your local Utica National Independent Agent or visit our Website at www.uticanational.com.



TODAY, MORE THAN EVER ...



**YOU NEED
THE SUPERIOR
VFD PROTECTION
THAT ONLY
UTICA NATIONAL
CAN PROVIDE.**



The information in this brochure provides only a summary of the insurance programs for volunteer fire departments available from member companies of the Utica National Insurance Group. For a complete explanation, consult your professional insurance agent or broker.

VFD

Protection is the number one job of volunteer fire departments. And, in doing so, they need the best insurance protection available. Utica National is the answer.

The Utica National Insurance Group offers an unbeatable protection plan for volunteer fire departments — essential coverage against fire, theft, vandalism, bodily injury, damage to property of others, and much more.

Special Safety Group Feature

Many volunteer fire departments covered by Utica National are eligible to enroll in our Volunteer Fire Department Safety Group.* It's an excellent plan that may earn your department substantial dividends. Simply stated, the loss experience of safety group members is pooled together, and any dividend is figured on the basis of this experience. Dividends have been used by VFDs to buy turnout gear and training materials, sponsor community awareness events and reduce net insurance costs.

* In states where available. Check with your Utica National agent to determine availability. By law, dividends cannot be guaranteed.

Why Utica National?

Here's what Utica National has to offer:

- We are a proven leader in the field, in coverages, underwriting, and risk management.
- Our trained risk management professionals work with you to control losses, ultimately reducing your costs.
- Our convenient claims offices are staffed with experts who know your needs and stand ready to provide prompt and fair claim service.
- Our property/casualty companies are rated "A-" or "Excellent" by A.M. Best.
- We offer additional training services specially geared to volunteer fire departments.
- While we are a major national insurer, Utica National remains "accessible" to its policyholders and agents.
- You receive professional insurance counseling from your local independent insurance agent. He or she understands insurance, knows your volunteer fire department and knows your locality.



Extra Protection for VFDs

Our UNI-FLEX Property Endorsement provides coverage for:

- Accounts Receivable
- Arson Reward (not applicable in NY)
- Fire Protection Device Recharge
- Money & Securities — inside and outside premises
- Data-Processing Equipment — hardware, software, extra expense
- Glass
- Fire Department Service Charge
- Newly Acquired Property — building and business personal property
- Personal Effects & Personal Property of others
- Outdoor Signs
- Valuable Papers and Records
- Outdoor Fences
- Fire Call Systems
- Pollution Clean-up & Removal (not applicable in TX)
- Property Off Premises
- Trees, Shrubs and Plants
- Personal Effects of Emergency Personnel
- Radio and Television Antennas
- Commandeered Property of Others

Check policy forms and conditions for complete coverage information.

VFD Inland Marine Endorsements — Coverage is provided for fire apparatus and other equipment under separate Inland Marine Endorsements when they are made part of the Commercial Package Policy (CPP). Coverage can include:

- Replacement cost coverage for firefighting vehicles and portable equipment, with no deduction for depreciation.
- Payment for a direct loss caused by, or resulting from, freezing of permanently attached special equipment common to an emergency vehicle.

- Protection for damage to a temporary substitute vehicle loaned to you to replace your covered vehicle when it is withdrawn from service.
- Cost of recertification of pumper apparatus.
- An insurance limit increase of a stated percentage at specified intervals for fire apparatus.
- Elimination of the coinsurance condition and payment of loss up to functional value.

Commercial General Liability — Provides your department with broader general liability coverage and incorporates some coverages available separately. Included are:

- Contractual Liability — covers most contracts or agreements, even verbal.
- Premises Medical Payments Coverage.
- Host Liquor Law Liability — protection against liability arising from providing alcoholic beverages at a VFD function whose objective is not monetary gain (available in most states).
- Fire Legal Liability Coverage, Real Property.
- Non-owned Watercraft & Aircraft Liability Coverage.
- Automatic coverage for newly acquired organizations.
- Emergency Watercraft Coverage.

Errors and Omissions Endorsements — Errors and Omissions Coverage* is available to respond to an allegation that a wrongful act of the volunteer fire department is the cause of a loss. It is professional liability insurance to protect:

- The volunteer fire department
- Employees, officers and directors
- Your volunteer firefighters

This coverage protects from legal liability for acts, errors or omissions committed while providing services related to volunteer fire department duties.

* This may be referred to as Directors and Officers Liability Coverage in states other than New York.

Medical First Aid Coverage — Provides coverage for both the department and its volunteers for liability claims caused by or arising out of the rendering of, or the failure to render, medical first aid assistance.

Optional Coverages

- Coverage is extended to include volunteers as insureds.
- Good Samaritan Coverage — for providing, or failing to provide, "medical first aid" assistance at the scene of an accident or sudden emergency.
- Bodily or Personal Injury for Fellow Employees and Volunteers — coverage is provided in excess of other insurance.
- Protection for emergency operations involving hazardous materials.
- Employee Benefits Program Liability Coverage to include volunteer firefighters.
- Definition of "occurrence" can be extended to cover errors and omissions claims arising out of volunteer fire department duties.
- Replacement cost coverage for ambulances.
- Back-up of Sewers & Drains.

VFD Auto Extension Endorsement

— Volunteer fire departments written under our policy also are eligible for additional auto coverage while proceeding directly to or from an emergency call, at a nominal charge. This coverage includes:

- Deductible reimbursement for a collision or comprehensive loss to an auto that is owned and operated by a volunteer member.
- Non-owned auto liability extension for volunteers.

