

Utica First operates solely through independent insurance agents and brokers across the Northeast U.S. Only an independent agent can give you the choice of the best insurance programs and expertise to assist you in choosing the policies that are right for YOUR business.

Visit Us Online at:
www.uticafirst.com

where you can
check the status of your policy,
and pay your bill online
with either a credit card or
Electronic Funds Transfer (EFT).



THE NORTHEAST'S NICHE PROFESSIONALS.

P.O. Box 851, Utica, NY 13503-0851
315-736-8211
1-800-456-4556
www.uticafirst.com

Adv Dec 2010

Professional Liability Insurance for Small Businesses



Does YOUR
business need
Professional Liability
Insurance?



**Times have changed.
Professional Liability Coverage
was once only needed by Doctors,
Lawyers, and Engineers.**

**ELIGIBLE CLASSES OF BUSINESS
FOR MISCELLANEOUS
PROFESSIONAL LIABILITY
(MPL)**



Today, there are dozens of job classifications who need coverage for Negligent Acts, Errors or Omissions, or even Misleading

Statements or Advice which arise out of providing Professional Services to clients.

Utica First is one of the first Insurance Companies anywhere to offer this unique coverage as an endorsement to our Businessowners Policy. Coverage for Miscellaneous Professional Liability (MPL) is now affordable and simple to obtain. Limits are available up to \$1 million or even higher with an optional Umbrella.

Coverage for claims arising out of your Professional Services are not covered by most liability policies. The cost of just defending claims that might arise can be substantial. Utica First's MPL coverage closes the coverage gaps and protects your business to a higher degree than any other standard BOP policy on the market!

Talk to your Independent Agent about your need for MPL from Utica First. It could be one of your best business decisions this year!

- Real Estate Agents
- Advertising Agencies
- Copy Shops
- Travel Agents
- Funeral Directors
- Tax Preparers
- Publishers
- Printers
- Insurance Adjusters
- Graphic Designers
- Musical Instrument Repair
- Florists
- Hotel Managers
- Sales Consultants
- Educational Consultants
- Business Mgmt. Consultants
- Public Relations Consultants
- Direct Mail
- Property Managers

....and over 20 other classes!