

Utica First is a strong regional insurance carrier, dedicated to providing individuals and small business an alternative to high priced, distant companies. We offer insurance policies backed by great service at great prices.

Visit Us On The Web at:

[www.uticafirst.com](http://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.**

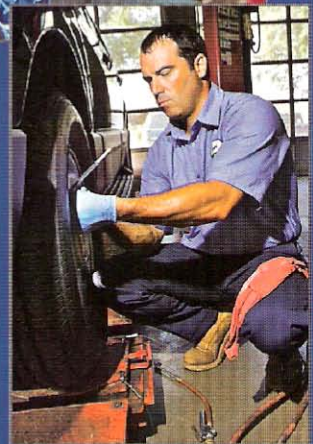
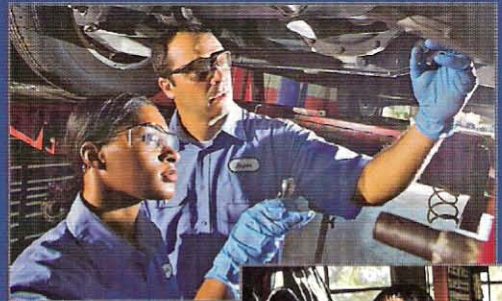
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[www.uticafirst.com](http://www.uticafirst.com)

## Auto Service & Repair Program



A Custom Insurance  
Program That Puts  
Your Auto Business  
**FIRST.**



**The Utica First Auto Services Program—  
An unbeatable combination of great  
value and specialized coverages for  
auto and garage oriented businesses!**

### **Who qualifies?**

- General Auto Repair
- Transmission Shops
- Muffler/Brake Shops
- Glass Sales
- Oil Change/Quick Lube Shops
- Detailing
- Audio/Auto Alarm Installation
- Rustproofing Shops
- Paint Shops  
(With NFPA approved booth)
- Collision Shops  
(With NFPA approved booth)
- Upholstery Shops
- Sunroof Shops
- Stores with Tire Sales/Service  
that are less than 25% of total sales
- Shops with incidental  
Convenience Stores OK

Risks involved with new or used auto sales (*more than 7 per year*), auto leasing, towing for others/ contract towing, salvage, restoration, self service bays or other types of operations may not be eligible. Program is not available in all territories.

**Utica First customizes the insurance  
program for your Auto Service  
business, with coverages like these:**

- Garage Keepers Legal Liability  
on a Direct Basis available
- Systems Breakdown Coverage
- Hired/Non-owned Auto Liability
- \$25,000 Accounts Receivable
- \$25,000 Valuable Papers/Records
- \$100,000 Fire Legal Liability
- \$5,000 Employee Dishonesty
- \$5,000 Utility Interruption
- \$5,000 Vehicle damage to buildings  
in your care, custody, or control
- \$5,000 Money & Securities
- \$5,000 Business Property at  
new locations
- \$1,000 for property of others in  
your care, custody, or control
- \$2,000 for exterior signs
- \$2,000 for trees, plants, shrubs
- \$2,000 for Personal Effects  
...And many others!

Utica First's Auto Services Program is a great value, backed by over 100 years of experience in putting our customers' needs FIRST. Talk to your independent insurance agent about a customized insurance package from UTICA FIRST.