

# NICHE MARKET SALES GUIDE

3RD EDITION



**THE ESSENTIAL HANDBOOK FOR  
UTICA FIRST INSURANCE  
PRODUCTS**

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

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## **WHO IS UTICA FIRST INSURANCE?**

Utica First is a strong regional Property / Casualty insurance company, specializing in unique Commercial and Personal Lines products, operating in New York, Connecticut, Pennsylvania, New Jersey, Ohio, Virginia and Massachusetts. Our Home Office is located just outside of Utica, NY. We are rated “ A “ ( Excellent ) by AM Best.

We write Small Contractors, BOPs, CPPs, Umbrellas, and a wide range of Personal Lines policies. We do not write Workers Compensation or Auto Insurance. We fill an important niche for over 350 independent agents by offering commercial policies for many difficult lines of business, making them easy to quote and easy to sell. We also write a large number of “everyday” BOP classes, and provide excellent coverage for the price. On the Personal lines side, we offer a great alternative to national carriers with several unique products, all underwritten without credit scoring. You can quote most Utica First policies in 8 minutes or less, and our service to our agent customers is second to none. Give us a try!

## **WHAT IS THE PURPOSE OF THIS GUIDE?**

This is only a quick summary of our markets and requirements. This guide is intended to be a fast resource to help your staff become familiar with our products, and to assist in qualifying possible prospects for quotation. It does not cover all possible underwriting requirements for the classes we’ve described.

For a comprehensive look at our products, you can access our entire manual for each policy type at [www.uticafirst.com](http://www.uticafirst.com)



# UTICA FIRST COMPANY COMMERCIAL LINE LIMITS

How much can Utica First write? Follow the 3 step process:

## **STEP 1: Calculate TIV ( Total Insured Value ) of the Risk:**

- Building Limit X 1.10 =
- PLUS: Business Personal Property Limit X 1.50 =
- PLUS: Value of optional property coverages = TIV of your risk

(Note: Our Maximizer endorsement equals \$ 75,000. All insured buildings within 100 feet are considered subject.)

## **STEP 2: LOCATION RESTRICTIONS:**

( Note that we do not write commercial risks within 0.3 miles of any coastline.)

<b>LOCATION TIV MAXIMUMS</b>	Protection class 1-7	Protection class 8	Protection Class 9
Located on Long Island	2,500,000	2,500,000	2,500,000
Located in New Jersey within 1 mile of coast north of Perth Amboy or within 5 miles of coast south of Perth Amboy	2,500,000	2,500,000	2,500,000
Located in Connecticut within 1 mile of coastline	2,500,000	2,500,000	2,500,000
Located in Massachusetts within 3 miles of coastline or in Barnstable County	2,500,000	2,500,000	2,500,000
Located in Virginia or Maryland within 5 miles of the coastline	2,500,000	2,500,000	2,500,000

**STEP 3 :** If not restricted by location, review limits according to **CONSTRUCTION** of the risk's building and the protection class where it is located.

Maximum TIV ( total of Bldg, Contents, and TE)

If Risk is <b>FRAME CONSTRUCTION</b> and is :	PROTECTION CLASS 1-7	PROTECTION CLASS 8	PROTECTION CLASS 9
A Restaurant	800,000	800,000	500,000
A Supermarket	800,000	800,000	500,000
An Office	3,000,000	2,500,000	2,500,000
Office Contents only with Theft Cov. Located in New York City , Philadelphia, Pittsburgh, and NJ cities of East Newark, East Orange, Elizabeth, Jersey City, Newark, Orange, and Trenton	500,000	500,000	500,000
A Strip Shopping Center	3,000,000	2,500,000	2,500,000
A Convenience Store	3,000,000	2,500,000	2,500,000
A woodworker or cabinetmaker	75,000	75,000	75,000
A Motel	2,500,000	2,500,000	2,500,000
An Apartment or Brownstone Risk	3,000,000	2,500,000	2,500,000
All other risks	2,500,000	2,500,000	2,500,000

Agent total binding authority is \$ 1.5 million except as restricted in this document.

(SEE NEXT PAGE FOR OTHER TYPES OF CONSTRUCTION)

<b>If Risk is JOISTED MASONRY, NON-COMBUSTIBLE, OR FIRE RESISTIVE, and is:</b>	PROTECTION CLASS 1-7	PROTECTION CLASS 8	PROTECTION CLASS 9
A Restaurant with Bldg.	10,000,000 5,000,000 ( NYC)	2,500,000	2,000,000
Restaurant Contents only	1,000,000	1,000,000	1,000,000
A Supermarket	10,000,000 5,000,000 ( NYC)	2,500,000	2,000,000
Supermarket Contents only	1,000,000	1,000,000	1,000,000
An Office	10,000,000 5,000,000 (NYC)	2,500,000	2,500,000
Office contents with theft, located in NYC, Philadelphia, Pittsburgh, and NJ cities of East Newark, East Orange, Elizabeth, Jersey City, Newark, Orange, and Trenton.	500,000	500,000	500,000
A Strip Shopping Center	10,000,000 5,000,000 (NYC)	2,500,000	2,500,000
A Convenience Store	10,000,000	2,500,000	2,500,000
A Motel	2,500,000	2,500,000	2,500,000
A woodworking shop	75,000	75,000	75,000
An Apartment , Condo, Brownstone, or Co-op building	10,000,000 5,000,000 (NYC)	2,500,000	2,500,000
Located in a High Rise Building (Over 6 stories)	2,500,000	2,500,000	2,500,000

Agent's total binding authority is \$ 1.5 million except as restricted in this document.



## Billing & Payment Options

Timing of Payment	Commercial Lines Policies	Personal Lines Policies	Installment Charges
<b>Annual</b>	Pay 100 % of the annual premium at effective date	Pay 100 % of the annual premium at effective date	None, but \$ 5 charge if any mid-term invoices issued.
<b>Semi- Annual</b>	Pay 50 % of annual premium at effective date. Remainder due at 6 months	Pay 50 % of annual premium at effective date. Remainder due at 6 months	\$ 5 at 6 months, plus \$5 if any mid-term invoices issued.
<b>Quarterly</b>  (or "4 Pay")	Pay 25 % of annual premium at effective date. Payments follow each 60 days (Artisan) or 75 days (all other comm'l lines)	Pay 25 % of annual premium at effective date. Payments follow each 90 days.	\$ 5 at each of the last 3 payments, plus \$ 5 for any mid-term invoices issued
<b>Monthly</b>  Electronic Funds Transfer (EFT) ONLY  (see comments below)	Pay 15 % at effective date. Payments then automatically deducted monthly, on the same day as policy effective date.	Pay 15 % at effective date. Payments then automatically deducted monthly, on same day as policy effective date.	NONE

Utica First accepts checks, money orders, E-checks, and EFT (Electronic Funds Transfer), and the following credit cards:

- \* VISA
- \* Mastercard
- \* Discover
- \* American Express

Credit Card or E -check payments can be made at [www.uticafirst.com](http://www.uticafirst.com), providing that the policy is not in cancelled status.

If an insured signs up for EFT, the deduction from the account is automatic each month, with no notices issued unless the amount deducted varies by more than \$ 5.





# ARTISAN CONTRACTOR BOP PROGRAM

UTICA FIRST IS ONE OF THE LARGEST WRITERS OF SMALL CONTRACTOR POLICIES IN THE NORTHEAST. OTHER COMPANIES WRITE CONTRACTORS, BUT UTICA FIRST SPECIALIZES IN THEM, OFFERING THE BEST VALUE OF PRICE AND COVERAGE FOR ARTISANS WITH 5 EMPLOYEES OR LESS WHOSE WORK IS MAINLY RESIDENTIAL IN NATURE.



## SALES FEATURES:

- LOW PRICED, WITH EXCELLENT STANDARD COVERAGE
- PREMIUM BASED ON EMPLOYEES NOT SALES
- SEASONAL AND NEW VENTURES OK (SOME EXCEPTIONS APPLY)
- NO AUDIT PROVISION
- CREDIT CARD AND EFT BILLABLE
- NUMEROUS OPTIONAL ENDORSEMENTS AVAILABLE TO CUSTOMIZE COVERAGE



## ELIGIBLE CLASSES INCLUDE:

CARPENTRY  
MASONRY  
PLUMBING  
ELECTRICAL  
CARPET CLEANING  
DRYWALL  
LANDSCAPING  
PAINTING  
WINDOW & DOOR INSTALLATION  
DRIVEWAY PAVING  
INTERIOR DECORATING  
FLOOR COVERINGS ( NOT HARDWOOD)  
(SEE ARTISAN MANUAL ON WEBSITE FOR FURTHER CLASSES)

## INELIGIBLE :

RISKS THAT LEASE EQUIPMENT TO OTHERS  
RISKS THAT SUB-CONTRACT OUT MORE THAN 25 % OF THEIR WORK  
OUTSIDE WORK ABOVE 3 STORIES  
ROOFING CONTRACTORS  
RISKS INVOLVED WITH UNDERGROUND, COLLAPSE, OR EXPLOSION EXPOSURES  
RISKS REQUIRED TO CARRY CONTRACTUAL COVERAGE  
RISKS WITH MORE THAN \$ 1,000,000 IN ANNUAL GROSS RECEIPTS  
HEATING & AIR CONDITIONING  
(SEE UNDERWRITING MANUAL FOR MORE DETAILS)





# ARTISAN CONTRACTOR BOP PROGRAM

## PROGRAM RESTRICTIONS / REQUIREMENTS:

- \* THIS POLICY DOES NOT PROVIDE BROAD FORM CONTRACTUAL LIABILITY. UTICA FIRST RECOMMENDS THAT YOU ADVISE YOUR INSURED PRIOR TO BINDING COVERAGE.
- \* PROGRAM IS RESTRICTED TO FIRMS WITH 5 OR LESS FULL TIME EMPLOYEES. PART TIME EMPLOYEES COUNT AS 1/2 FULL TIME.
- \* POLICY DOES NOT PROVIDE XC& U COVERAGE.
- \* ALL INSUREDS ARE REQUIRED TO CALL OUR ARTISAN SURVEY UNIT TO COMPLETE A BRIEF INTERVIEW. (THE SURVEY CAN ALSO BE COMPLETED ONLINE.) THE INSURED WILL RECEIVE NOTICE WITH THE POLICY AND MUST COMPLETE SURVEY WITHIN 30 DAYS TO AVOID CANCELLATION OF COVERAGE.
- \* NON-OWNED AND HIRED AUTO NOT AVAILABLE.



## COMMONLY ADDED ENDORSEMENTS:

- \* BLANKET ADDITIONAL INSUREDS
- \* FIRE LEGAL LIABILITY
- \* CARE, CUSTODY, CONTROL COVERAGE
- \* BUSINESS PERSONAL PROPERTY ON PREMISES
- \* TOOL / EQUIPMENT, AND INSTALLATION FLOATERS
- \* BLANKET CONTRACTORS EQUIPMENT COVERAGE



## DISCUSS WITH YOUR UNDERWRITER:

- \* RISKS WITH NON-RESIDENTIAL EXPOSURES
- \* RISKS WITH POOR LOSS HISTORY
- \* RISKS THAT "DON'T FIT" OUR CLASSIFICATIONS

## HOW TO QUOTE AND BIND:

GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM) AND LOGIN

CLICK ON: CREATE NEW QUOTE-> ARTISAN POLICY

COMPLETE THE APPLICANT INFORMATION SCREENS AND CLICK ON "QUOTE" OR UPLOAD APP DIRECTLY TO US.

SEND 25 % DOWN PAYMENT TO UTICA FIRST WITH ASSIGNED POLICY NUMBER



# OFFICE PAK BOP PROGRAM

UTICA FIRST'S NEWEST NICHE CLASS, THE OFFICE PAK STARTS WITH A BOP FOUNDATION AND BUILDS A FORMIDABLE POLICY WITH COVERAGES NOT FOUND ON OTHER COMPANY'S PROGRAMS. THE COMBINATION OF UNIQUE COVERAGES AND A GREAT PRICE MAKES THIS YOUR CUSTOMER'S BEST VALUE IN AN OFFICE POLICY ON THE MARKET TODAY.



## WHAT MAKES OUR OFFICE BOP BETTER THAN THE COMPETITION?

**EMPLOYMENT PRACTICES LIABILITY (EPLI):** \$100,000 OF PROTECTION FROM CLAIMS BROUGHT BY EMPLOYEES FOR WRONGFUL TERMINATION, DISCRIMINATION, SEXUAL HARASSMENT, INCLUDING DEFENSE COSTS (WITHIN LIMITS).

**DATA COMPROMISE COVERAGE:** \$25,000 FOR EXPENSE REIMBURSEMENT DUE TO MISUSE OR LOSS OF EMPLOYEE OR COMPANY RECORDS.

**IDENTITY THEFT FOR OFFICE EXECUTIVES:** \$15,000 FOR FRAUDULENT USE OF EXECUTIVE'S FINANCIAL OR PERSONAL RECORDS.

**SYSTEMS BREAKDOWN:** INCLUDES COVERAGE FOR MECHANICAL BREAKDOWN, BREAKDOWN OF BOILERS, AND EVEN \$5,000 THEFT COVERAGE FOR COMPUTERS AND SOFTWARE. ( THIS COVERAGE IS NOT MANDATORY-CAN BE DELETED)

### ELIGIBLE CLASSES INCLUDE:

- DOCTORS & DENTISTS OFFICES
- ACCOUNTING
- ADVERTISING
- REAL ESTATE
- TRAVEL AGENCY
- THERAPISTS
- MORTGAGE BROKERS
- TRADE OR UNION OFFICES
- SOCIAL SERVICES

**INELIGIBLE RISKS:** (MAY BE ELIGIBLE FOR UTICA FIRST'S STANDARD OFFICE BOP-CALL US!)

- ATTORNEY OFFICES
- DATA PROCESSING
- OFFICES WITH >50 EMPLOYEES
- GOVERNMENT FACILITIES
- EDUCATIONAL FACILITIES
- INPATIENT HEALTH FACILITIES

# OFFICE PAK BOP PROGRAM

## COMMON ENDORSEMENTS FOR OFFICE PAK:

UTICA FIRST'S MAXIMIZER (BUNDLE OF 24 COVERAGES IN ONE ENDORSEMENT - SEE BELOW ...)

OR, CUSTOM LIMITS FOR:

EMPLOYEE DISHONESTY  
MONEY & SECURITIES  
ACCOUNTS RECEIVABLE  
VALUABLE PAPERS  
MINI-COMPUTERS  
BURGLARY & ROBBERY  
GLASS  
EARTHQUAKE  
OUTDOOR SIGNS



## MAXIMIZER INCLUDES:

\$ 100,000 FIRE LEGAL LIABILITY	\$ 2,000 PERSONAL EFFECTS
100,000 LOSS OF INCOME	2,000 BUS. PROPERTY OF OTHERS
25,000 ACCOUNTS RECEIVABLE	2,000 CREDIT CARD FORGERY OR COUNTERFEIT CURRENCY
25,000 VALUABLE PAPERS & RECORDS	2,000 TREES, SHRUBS, PLANTS
5,000 EMPLOYEE DISHONESTY	2,000 ADDITIONAL EXPENSE
5,000 REFRIGERATED FOOD PRODUCTS	2,000 SIGNS OFF PREMISES
5,000 ADDITIONAL DEBRIS REMOVAL	2,000 EXTERIOR SIGNS
5,000 MONEY & SECURITIES	2,000 PROPERTY IN TRANSIT
5,000 VEHICLE DAMAGE TO BLDG.	1,000 PROPERTY OF OTHERS
5,000 BPP AT NEW LOCATIONS	1,000 FIRE PROTECTIVE DEVICE RECHARGE
5,000 DEMOLITION COVERAGE	1,000 GLASS COVERAGE REDEFINED
5,000 UTILITY INTERRUPTION	500 LOCK REPLACEMENT
5,000 CREDIT CARD RECEIPTS	

## CONTACT YOUR UNDERWRITER:

IF OFFICE HAS SIGNIFICANT PRODUCTS EXPOSURES  
IF RISK HAS HAD MORE THAN 2 LOSSES OVER \$ 20,000  
IF YOU ARE REQUESTING IRPM CREDITS

## TO QUOTE:

[WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM) => AGENT LOGIN

SELECT --> CREATE NEW QUOTE ----> BUSINESSOWNERS

SELECT "OFFICE" UNDER CLASS , AND COMPLETE REST OF SCREENS

SELECT "OFFICE PAK" ENDORSEMENT ON THE EXTENDED COVERAGES SCREEN

# **AUTO SERVICE BOP PROGRAM**

(NOT AVAILABLE IN CT)

## **SALES FEATURES:**

- \* BUILDING & CONTENTS
- \* LOSS OF INCOME
- \* LIABILITY
- \* GARAGEKEEPER'S LIABILITY
- \* HIRED/NON-OWNED COVERAGE
- \* SYSTEMS BREAKDOWN COVERAGE
- \* "MAXIMIZER" ENDORSEMENT FOR ADDITIONAL COVERAGES
- \* OPTIONAL LIMITS FOR TOOLS
- \* CREDIT CARD AND EFT BILLING
- \* QUARTERLY PAYMENTS (25% DOWN)
- \* BROAD FORM PRODUCTS AVAILABLE



## **WHAT TYPES OF RISKS QUALIFY?**

- GENERAL AUTO REPAIR SHOPS
- TRANSMISSION SHOPS
- OIL CHANGE / QUICK LUBE SHOPS
- AUTO GLASS REPAIR
- AUTO DETAILING
- AUDIO SYSTEMS INSTALLATION
- RUSTPROOFING
- AUTO PAINTING (WITH NFPA BOOTH)
- COLLISION SHOPS (WITH NFPA BOOTH)
- UPHOLSTERY SHOPS
- ALARM INSTALLATION
- SUNROOF INSTALLATION
- REPAIR SHOPS WITH INCIDENTAL FOOD OR CONVENIENCE STORE

## **WHAT RISKS ARE INELIGIBLE ?**

- RISKS THAT SELL MORE THAN 7 NEW OR USED CARS PER YEAR
- RISKS INVOLVED IN CONTRACT TOWING (TOWING FOR OWN SHOP IS OK)
- SALVAGE, RESTORATION, DISMANTLING
- TIRE SALES THAT EXCEED 25% OF TOTAL SALES
- UNACCEPTABLE EMPLOYEE MVRs
- HEAVY VEHICLE REPAIR (OVER 20,000 LBS GVW)
- RISKS WITH SELF SERVICE REPAIR BAYS
- TIRE RECAPPING OR VULCANIZING
- AUTO LEASING, RENTAL
- FULL TIME AUTO SALES
- RISKS WITH POOR LOSS HISTORY
- JUNKYARD OR "PICK & PULL" OPERATIONS

## **PROGRAM RESTRICTIONS**

- CONTENTS COVERAGE IS MANDATORY
- POLLUTANT CLEANUP LIMITED TO \$ 25,000 MAXIMUM
- LIMIT FOR THEFT OF EMPLOYEE TOOLS IS \$ 500 PER EMPLOYEE AND \$ 2500 PER OCCURRENCE
- GARAGE TOOLS COVERED UP TO \$ 5000 OFF PREMISES
- NOTE: PROGRAM IS RESTRICTED IN NYC AND LONG ISLAND- CONTACT YOUR UNDERWRITER FOR DETAILS



## **DISCUSS WITH YOUR UNDERWRITER :**

- IF BUILDING WAS BUILT PRIOR TO 1960
- IF MVRs HAVE PROBLEMS
- IF MORE THAN 2 LOSSES OVER \$ 20,000 IN LAST 3 YEARS
- IF ANY COOKING IS PERFORMED ON PREMISES
- IF RISK HAS BEEN OPEN LESS THAN 1 YEAR

## **MOST COMMONLY ADDED ENDORSEMENTS:**

- \* GARAGEKEEPER'S LEGAL LIABILITY ( GKLL)
- \* HIRED AND NON- OWNED AUTOMOBILE
- \* BROAD FORM PRODUCTS COVERAGE
- \* UTICA FIRST'S MAXIMIZER (22 ADDITIONAL COVERAGES BUNDLED TOGETHER)

## **HOW TO QUOTE**

WE STRONGLY SUGGEST YOU VISIT THE RISK FIRST TO DETERMINE ACCEPTABILITY

GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM), LOGIN

CLICK CREATE NEW QUOTE - > BUSINESSOWNERS



# CONVENIENCE STORE BOP PROGRAM

ONE OF OUR MOST POPULAR NICHE CLASSES, THE CONVENIENCE STORE PROGRAM TARGETS THOUSANDS OF RISKS THAT SELL BOTH GROCERIES AND GAS. OTHER COMPANIES GENERALLY OFFER A TYPICAL BOP FOR THIS CLASS, WITHOUT REGARD TO THE UNIQUE EXPOSURES FOUND IN CONVENIENCE STORE OPERATIONS. UTICA FIRST GOES BEYOND THE COMPETITION, COMBINING BROAD ELIGIBILITY WITH A HOST OF KEY SPECIALIZED COVERAGES TO FULFILL THE DEMANDING REQUIREMENTS OF STORE OWNERS AND OPERATORS.



## **ELIGIBILITY:**

STORES MUST HAVE SALES OF GAS, PLUS AT LEAST A MINOR AMOUNT OF OTHER ITEMS.

IF RISK IS A KIOSK TYPE BUILDING, WE WILL RATE AS MINIMUM 1000 SQ. FT.

COOKING OPERATIONS ACCEPTABLE IF PROTECTIVE DEVICES ARE IN PLACE AND COVERED BY ACCEPTABLE MAINTENANCE CONTRACTS (COMPLETE UTICA FIRST RESTAURANT BINDING FORM WITH APPLICATION)  
24 HOUR OPERATIONS OK

BUILDINGS CAN BE UP TO 8000 SQUARE FT.

PUMPS AND CANOPIES ARE RATED AS "BUILDING" COVERAGE

LIABILITY IS RATED ON "PUBLIC AREA" SQUARE FOOTAGE

STAND ALONE CAR WASHES INELIGIBLE

AGENT'S BINDING AUTHORITY IS \$ 1,00,000 FOR BUILDING, CONTENTS AND TIME ELEMENT COVERAGES COMBINED. CALL COMPANY IF RISK EXCEEDS THESE LIMITS.

RISKS LOCATED WITHIN 5 BOROUGHES OF NYC OR ON LONG ISLAND ARE NOT ELIGIBLE FOR THIS PROGRAM.

RISKS WITH FIREARMS OR GUARD DOGS ON PREMISES ARE NOT ELIGIBLE.

CALL COMPANY ON RISKS BUILT PRIOR TO 1970.



# CONVENIENCE STORE BOP PROGRAM

**UTICA FIRST'S ENHANCEMENT ENDORSEMENT (UFEE) SETS OUR C-STORE PROGRAM APART FROM THE COMPETITION! IT IS MANDATORY IN NY, CT, AND PA, AND INCLUDES:**

MONEY & SECURITIES & LOTTERY TICKETS COVERED UP TO YOUR BUSINESS PERSONAL PROPERTY (BPP) LIMIT

EMPLOYEE DISHONESTY COVERED UP TO THE BUSINESS PERSONAL PROPERTY LIMIT

HIRED AND NON-OWNED AUTO

\$ 100,000 FIRE LEGAL LIABILITY

\$ 10,000 ACCOUNTS RECEIVABLE

\$ 5,000 VEHICLE DAMAGE TO YOUR BUILDING

\$ 5,000 FOOD SPOILAGE

\$ 5,000 OFF PREMISES POWER INTERRUPTION COVERAGE

\$ 2,000 SIGNS

\$ 1,000 GLASS

\$ 500 LOCK REPLACEMENT

## **NEW JERSEY ENHANCEMENT ENDORSEMENT OPTIONS:**

\* UTICA FIRST'S MAXIMIZER: A BUNDLE OF 22 COVERAGES AT A GREAT PRICE (SEE PAGE C-15 FOR LIST OF COVERAGES)

\* NEW JERSEY PACE ENDORSEMENTS: THESE ENDORSEMENTS ARE USED IN NEW JERSEY ONLY TO PROVIDE FURTHER CUSTOMIZING OF COVERAGE IF THE MAXIMIZER DOES NOT MEET THE INSURED'S NEEDS. SEE PAGE C-15 FOR A LISTING OF ALL 4 PACE ENDORSEMENTS AND THE COVERAGES INCLUDED.

**QUOTE THIS POLICY :** GO TO UTICA FIRST WEBSITE AND LOGIN

\* SELECT " CREATE NEW QUOTE"-----> BUSINESSOWNERS, AND COMPLETE SCREENS





# FOOD SERVICE BOP & CPP PROGRAMS

UTICA FIRST SPECIALIZES IN WRITING COMPREHENSIVE POLICIES FOR RISKS ASSOCIATED WITH THE FOOD SERVICE INDUSTRY. WE OFFER THE UNIQUE MAXIMIZER ENDORSEMENT, WHICH GROUPS OVER 20 KEY COVERAGES TOGETHER TO SATISFY THE COMPLEX NEEDS OF YOUR CUSTOMER'S BUSINESSES. IN ADDITION, THE BOP IS NON-AUDITABLE, AND WE RATE THE LIABILITY SECTION OF OUR POLICIES ON PUBLIC AREA ACCESS SQUARE FOOTAGE ALONG WITH ANNUAL SALES, WHICH MAKES OUR POLICY ONE OF THE MOST COMPETITIVE IN THE INDUSTRY.



## ELIGIBLE RISKS INCLUDE:

- NEW VENTURES
- CHINESE TAKE OUT
- FAMILY STYLE RESTAURANTS
- PIZZA SHOPS
- FRANCHISES, SUCH AS:
  - ARBY'S
  - SUBWAY
  - QUIZNOS
  - WENDY'S
  - DUNKIN DONUTS
- BAGEL STORES
- DONUT SHOPS & BAKERIES
- CAFE'S
- DINERS

## INELIGIBLE:

- RISKS WITH LIQUOR SALES OVER 40 % OF TOTAL (SEE TAVERN PROGRAM FOR THESE RISKS)
- RISKS WITH DANCE FLOORS OR LIVE ENTERTAINMENT BEYOND ACOUSTIC GUITAR OR PIANO TYPE DINNER MUSIC
- RISKS WITH BOUNCERS OR SECURITY
- RISKS WITHOUT CONTRACTS FOR HOOD, DUCTS, AND ANSUL SYSTEMS CLEANING
- (SEE MANUAL FOR MORE DETAILS)

**NOTE: IT IS CRITICAL THAT YOUR AGENCY INSPECT THESE RISKS PRIOR TO BINDING!**



# FOOD SERVICE BOP & CPP PROGRAMS

## MAXIMIZER COVERAGES:

\$100,000 LOSS OF INCOME	\$ 2,000 EXTERIOR SIGNS
100,000 FIRE LEGAL LIABILITY	2,000 PERSONAL EFFECTS
25,000 ACCOUNTS RECEIVABLE	2,000 BUS. PROPERTY OF OTHERS
25,000 VALUABLE PAPERS & RECORDS	2,000 CREDIT CARD FORGERY OR COUNTERFEIT MONEY
5,000 REFRIGERATED FOOD PRODUCTS	2,000 TREES, SHRUBS, PLANTS
5,000 EMPLOYEE DISHONESTY	2,000 ADDITIONAL EXPENSE
5,000 ADDITIONAL DEBRIS REMOVAL	2,000 SIGNS OFF PREMISES
5,000 MONEY & SECURITIES	2,000 PROPERTY IN TRANSIT
5,000 VEHICLE DAMAGE TO BLDG.	1,000 PROPERTY OF OTHERS
5,000 DEMOLITION COVERAGE	1,000 FIRE PROTECTIVE DEVICE RECHARGE
5,000 BPP AT NEW LOCATIONS	1,000 GLASS COVERAGE REDEFINED
5,000 UTILITY INTERRUPTION	500 LOCK REPLACEMENT
5,000 CREDIT CARD RECEIPTS	

## CONTACT YOUR UNDERWRITER:

IF RISK HAS BUILDING, CONTENTS, & TIME ELEMENT VALUES IN EXCESS OF \$1 MILLION

IF RISK PROVIDES ENTERTAINMENT OR IS OPEN PAST 1 AM (2AM IN NYC)

IF RISK HAS HAD LOSSES IN LAST 3 YEARS

## ENDORSEMENTS:

\* ASSAULT AND BATTERY COVERAGE (A & B) IS NOT PART OF THE BASE POLICY-CONTACT YOUR UNDERWRITER FOR POSSIBLE ELIGIBILITY

\* EXTENDED SPOILAGE: PROVIDES \$ 5,000 COVERAGE FOR OFF - PREMISES POWER FAILURE

## QUOTING A BOP POLICY: (CPP'S MUST BE SUBMITTED TO COMPANY)

GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM) AND LOGIN

SELECT CREATE NEW QUOTE--> BUSINESSOWNERS

FILL OUT THE APPLICANT INFORMATION SCREENS AND SELECT COVERAGES

NOTE THAT "TAKE OUT" STYLE RESTAURANTS UNDER 2000 SQ. FEET ARE RATED AS "TYPE 1" RESTAURANTS. ALL OTHERS ARE "TYPE 2"

UPLOAD APPLICATION TO UTICA FIRST, ALONG WITH OUR RESTAURANT BINDING FORM (SEE FORMS AND BROCHURES SECTION OF WEBSITE FOR BINDING FORM)

# ANTIQUE SHOPS BOP PROGRAM

ANTIQUE SHOPS ABOUND IN THE NORTHEAST. MANY COMPANIES SHY AWAY FROM THIS CLASS, HOWEVER, DUE TO CONCERNS WITH VALUATION OF THE ITEMS FOR SALE AT THE TIME OF A LOSS.

UTICA FIRST HAS SOLVED THE PROBLEM! OUR ANTIQUES BOP HAS A SPECIFIC CLAUSE THAT VALUES THE STOCK AT THE ACTUAL COST PLUS 30%. AS LONG AS THE INSURED KEEPS RECORDS OF HIS PURCHASE PRICES, THERE IS NO NEED FOR APPRAISALS, EXCEPT ON VERY HIGHLY VALUED ITEMS.

FOR THE TRUE ANTIQUE STORE OWNER, UTICA FIRST IS YOUR BEST VALUE IN PROPERTY AND LIABILITY PROTECTION.



## **ELIGIBILITY:**

- \* RISK MUST BE “ A RETAIL STORE PRINCIPALLY ENGAGED IN THE RETAIL SELLING OF ANTIQUES AND COLLECTIBLES AS DEFINED:
- \* “ANTIQUES”= OBJECTS OVER 100 YEARS OLD, HAVING VALUE DUE TO THE HISTORICAL INTEREST OR CRAFTSMANSHIP IN THE STYLE OR FASHION OF FORMER TIMES.
- \* “COLLECTIBLE”= OBJECTS HAVING VALUE BECAUSE THEY ARE COLLECTED BY FANCIERS AND THAT CAN BE IDENTIFIED OR LISTED IN SPECIFIC REFERENCE GUIDES
- \* AT LEAST 90% OF GROSS SALES MUST ORIGINATE FROM THIS SPECIFIC RETAIL LOCATION .
- \* INSURED MUST HAVE AT LEAST 1 YEAR’S EXPERIENCE IN ANTIQUES BUSINESS.
- \* IF BUILDING BUILT BEFORE 1960, MUST HAVE UPDATED ROOF, HEATING, PLUMBING, AND WIRING

## **INELIGIBLE:**

- \* SECONDHAND STORES, FLEA MARKETS, THRIFT STORES, CONSIGNMENT SHOPS
- \* WOOD STOVES ON PREMISES
- \* INVENTORY OF RUGS, CARPETS, AND/OR TAPESTRIES EXCEEDING 10 % OF TOTAL
- \* RISKS WHERE MORE THAN 25 % OF INVENTORY IS TAKEN TO TRADE SHOWS OR OTHERWISE OFF PREMISES
- \* SIGNIFICANT REPAIR OR RESTORATION WORK ON PREMISES (TOUCH UP WORK OK)

## **QUOTE AND BIND:**

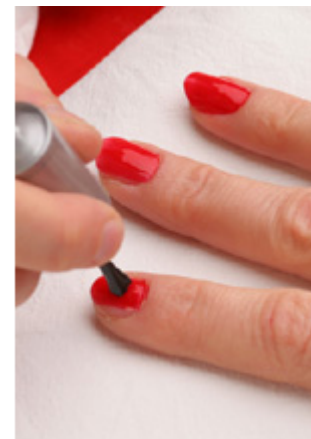
- \* QUOTE ON UTICA FIRST WEBSITE, BUSINESSOWNERS PROGRAM (CT AND PA MUST SEND APP TO UTICA FIRST FOR QUOTATION )
- \* SEND COMPLETED APPLICATION & DOWNPAYMENT WITHIN 3 DAYS OF BINDING
- \* WE ACCEPT CHECKS, VISA, MASTERCARD, DISCOVER, AND AMERICAN EXPRESS



# NAIL & BEAUTY SALONS BOP PROGRAM

UTICA FIRST IS A LEADER IN THE NAIL / BEAUTY PARLOR INSURANCE FIELD. OUR BOP PROGRAM IS TAILORED TO MEET THE NEEDS OF THE PROFESSIONAL, COST CONSCIOUS SHOP OWNER.

BEAUTICIAN'S PROFESSIONAL LIABILITY IS AVAILABLE FOR ELIGIBLE RISKS. WITH THE ADDITION OF UTICA FIRST'S OPTIONAL MAXIMIZER ENDORSEMENT, YOU HAVE A TREMENDOUS VALUE WITH EXCELLENT COVERAGE.



**ELIGIBILITY:**

- \* NO MORE THAN ONE LOSS OVER \$ 10,000 IN LAST 3 YEARS
- \* NO TANNING OPERATIONS
- \* INCIDENTAL WAXING OPERATIONS OK

**ADD UTICA FIRST'S MAXIMIZER TO INCLUDE:**

\$ 100,000 FIRE LEGAL LIABILITY	\$ 2,000 PERSONAL EFFECTS
25,000 ACCOUNTS RECEIVABLE	2,000 BUS. PROPERTY OF OTHERS
25,000 VALUABLE PAPERS & RECORDS	2,000 CREDIT CARD FORGERY OR COUNTERFEIT CURRENCY
5,000 EMPLOYEE DISHONESTY	2,000 TREES, SHRUBS, PLANTS
5,000 REFRIGERATED FOOD PRODUCTS	2,000 ADDITIONAL EXPENSE
5,000 ADDITIONAL DEBRIS REMOVAL	2,000 SIGNS OFF PREMISES
5,000 MONEY & SECURITIES	2,000 PROPERTY IN TRANSIT
5,000 VEHICLE DAMAGE TO BLDG.	1,000 PROPERTY OF OTHERS
5,000 BPP AT NEW LOCATIONS	1,000 FIRE PROTECTIVE DEVICE RECHARGE
5,000 DEMOLITION COVERAGE	1,000 GLASS COVERAGE REDEFINED
5,000 UTILITY INTERRUPTION	500 LOCK REPLACEMENT
2,000 EXTERIOR SIGNS	

**QUOTING AND BINDING:**

- \* QUOTE UNDER UTICA FIRST'S BOP PROGRAM, BEAUTY PARLOR CLASSIFICATION
- \* TO ADD PROFESSIONAL LIABILITY, ADD GL-225 WHEN QUOTING



# TAVERN PROGRAM

OUR UNIQUE TAVERN PROGRAM GIVES OWNERS OF SMALL AND MEDIUM SIZED BARS THE COMPREHENSIVE COVERAGES OF A BUSINESSOWNERS POLICY. OUR TARGET MARKET IS THE QUIET, NEIGHBORHOOD ESTABLISHMENT, SELLING DRINKS AND SOMETIMES A LIMITED AMOUNT OF FOOD.

## **WHAT QUALIFIES?:**

NEW VENTURES ARE ELIGIBLE IF MANAGEMENT HAS PRIOR EXPERIENCE

RISKS WITH COOKING MUST HAVE SERVICING CONTRACTS IN PLACE FOR HOOD/DUCT AND ANSUL SYSTEM

ALCOHOL SALES MUST EXCEED 40% OF TOTAL SALES.

LIQUOR LIABILITY MUST BE PLACED ELSEWHERE

RISK MUST BE UNDER 5000 SQ. FT.

## **INELIGIBLE :**

NIGHTCLUBS WITH LIVE ENTERTAINMENT OR DANCING ( SINGLE GUITAR OR PIANO OK)

PROTECTION CLASS 9 RISKS WITH COOKING

RISKS WITH BOUNCERS OR SECURITY

SEASONAL RISKS

RISKS WITH OUTDOOR SPORTS FACILITIES OR ACTIVITIES

RISKS WITH DANCE FLOORS

## **QUOTING AND BINDING:**

QUOTE THIS AT [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM) IN OUR BUSINESSOWNERS PROGRAM  
OUR SUPPLEMENTAL RESTAURANT INSPECTION FORM IS REQUIRED IF RISK HAS COOKING  
SEND TO UTICA FIRST WITH 25 % DOWNPAYMENT



## **KEY EXCLUSION:**

WE ATTACH AN ASSAULT AND BATTERY EXCLUSION (UA-506) TO ALL POLICIES



# APARTMENT BOP PROGRAM



UTICA FIRST IS LOOKING TO WRITE APARTMENT RISKS! WE OFFER A GREAT COMBINATION OF PRICE AND COVERAGE FOR THE WELL MAINTAINED, BETTER THAN AVERAGE APARTMENT BUILDING. WE'VE RECENTLY EXPANDED OUR PROPERTY LIMITS AND OUR "AGE OF BUILDING" LIMITATIONS, AND LOWERED OUR BUILDING RATES TO GIVE YOU MORE OPPORTUNITIES TO WRITE THE NICER APARTMENTS IN YOUR AREA!

- \* APARTMENT MUST BE AT LEAST 5 UNITS
- \* DEPENDING ON UNDERWRITING CHARACTERISTICS, WE CAN WRITE UP TO:
  - \$ 3,000,000 ON LONG ISLAND
  - \$ 5,000,000 IN NYC
  - \$ 10,000,000 IN PROTECTED AREAS ELSEWHERE
- \* NO ROOMING HOUSES
- \* PROTECTION MUST BE CLASS 7 OR BETTER
- \* NO SWIMMING POOLS OR PLAYGROUND AREAS
- \* WE PREFER LANDLORDS THAT LIVE WITHIN 50 MILES OF RISK
- \* SUBSIDIZED HOUSING: CALL US TO DISCUSS
- \* SMOKE DETECTORS AND CARBON MONOXIDE DETECTORS MANDATORY
- \* COVERAGE SHOULD BE VALUED ON REPLACEMENT COST
- \* RISK SHOULD HAVE ADEQUATE EXTERIOR LIGHTING, SECURITY SYSTEMS, AND MEET ALL NFPA AND LOCAL LIFE SAFETY CODES
- \* ALL APARTMENTS MUST HAVE AT LEAST 2 MEANS OF EGRESS.
- \* AGENT SHOULD SEE RISK BEFORE BINDING.
- \* NEED DIAGRAMS AND PHOTOS FOR RISKS WITH MORE THAN ONE BUILDING AT ONE LOCATION OR APARTMENT COMPLEXES.

## **QUOTING AND BINDING:**

AGENT'S BINDING AUTHORITY IS \$ 1.5 MILLION. CALL TO DISCUSS LARGER RISKS BEFORE BINDING.

QUOTE ON OUR BUSINESSOWNERS PROGRAM AFTER LOGGING INTO WEBSITE. APP CAN BE UPLOADED TO US, SEND OR SUBMIT DOWNPAYMENT WITH ASSIGNED POLICY NUMBER.



# COMMERCIAL UMBRELLA & EXCESS LIABILITY POLICIES

THE LITIGIOUS CLIMATE OF THE NORTHEAST MANDATES THE NEED FOR UMBRELLA PROTECTION FOR MANY COMMERCIAL INSURED. UTICA FIRST OFFERS 2 PRODUCTS TO ASSIST YOU IN PROTECTING YOUR COMMERCIAL CUSTOMERS.

FIRST, WE OFFER A FULL COMMERCIAL UMBRELLA POLICY, WHICH IS COMPATIBLE WITH MOST OF OUR COMMERCIAL PRODUCTS.

SECOND, WE ALSO OFFER THE OPTION OF A STRAIGHT EXCESS LIABILITY POLICY, WHICH IS MAINLY USED ABOVE OUR ARTISAN CONTRACTOR PROGRAM. MANY CONTRACTORS DO NOT REQUIRE A FULL UMBRELLA, AND THIS OPTION COSTS 15 % LESS THAN A FULL UMBRELLA!



## **ELIGIBILITY:**

- \* UTICA FIRST MUST WRITE THE UNDERLYING BOP OR PACKAGE POLICY.
- \* MINIMUM UNDERLYING LIMITS: \$1,000,000
- \* MAXIMUM LIMIT AVAILABLE: \$ 5,000,000
- \* WORKER'S COMP AND / OR COMMERCIAL AUTO CARRIER MUST HAVE A RATING OF B++ OR BETTER.
- \* ALL DRIVERS MUST HAVE ACCEPTABLE MVRs
- \* COVERAGE CANNOT BE BOUND. MUST BE SUBMITTED FOR REVIEW AND QUOTATION PRIOR TO BINDING

## **To QUOTE:**

FORWARD ACORD 131 OR EQUIVALENT APPLICATION TO YOUR COMMERCIAL UNDERWRITER FOR REVIEW. CALL YOUR UNDERWRITER TO DISCUSS WHICH PROGRAM BETTER SUITS YOUR INSURED'S NEEDS.





# UTICA FIRST COMMERCIAL EXTENSION ENDORSEMENTS

THE MAXIMIZER IS UTILIZED FOR THE MAJORITY OF OUR BOP CLASSES, AND OFFERS A GREAT NUMBER OF ADDITIONAL COVERAGES AT A REASONABLE PRICE.

THE UFEE IS USED ONLY FOR CONVENIENCE STORE RISKS (IN NY, PA, AND CT), AND IS TAILORED FOR THAT TYPE OF STORE OPERATIONS.

IN NEW JERSEY, WE OFFER BOTH THE MAXIMIZER AND ALSO 4 DIFFERENT PACE ENDORSEMENTS THAT YOU CAN USE TO CUSTOMIZE THE COVERAGE FOR YOUR SPECIFIC RISK. (SEE ONLINE MANUAL FOR DETAILS OF PACE ENDORSEMENTS)

## *Maximizer Endorsement*

- \$ 100,000 Loss of Income
- 100,000 Fire Legal
- 25,000 Accounts Receivable
- 25,000 Valuable Papers
- 5,000 Money & Securities
- 5,000 Credit Card Receipts
- 5,000 Add'l Debris Removal
- 5,000 Property at new site
- 5,000 Demolition
- 5,000 Employee Dishonesty
- 5,000 Refrigerated Food Products
- 5,000 Vehicle Damage to Bldg.
- 5,000 Cash and Lottery Tickets
- 5,000 Utility Interruption
- 2,000 Outside Signs
- 2,000 Additional Expense
- 2,000 Business Property of Others
- 2,000 Forgery
- 2,000 Personal Effects
- 2,000 Property in Transit
- 2,000 Trees & Plants
- 2,000 Signs off Premises
- 1,000 Property of Others
- 1,000 Fire Protective Device Recharge
- 1,000 Glass Coverage Redefined
- 500 Lock Replacement

## *“UFEE” Endorsement*

*(Utica First Enhancement Endorsement)*

### **FOR CONVENIENCE STORES ONLY**

- Money, Securities, and Lottery Tickets covered Up to your Business Personal Property Limit
- Employee Dishonesty covered up to your Business Personal Property Limit
- Includes Hired & Non-Owned Auto
- \$ 100,000 Fire Legal Liability
- 10,000 Accounts Receivable
- 5,000 Vehicle Damage to your Building
- 5,000 Food Spoilage
- 5,000 Off Premises Power Interruption
- 2,000 Signs
- 1,000 Glass
- 500 Lock Replacement

NOTE: Available in NY, PA, CT only

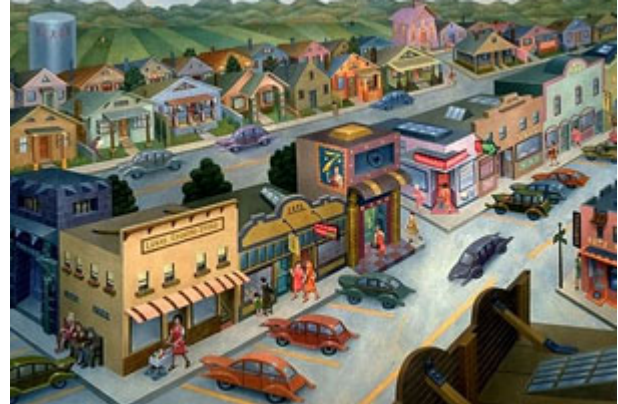
UTICA FIRST WRITES DOZENS OF BOP TYPES BEYOND THE NICHE CLASSES DESCRIBED IN THIS GUIDE. FOR A COMPLETE LISTING, GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM), THEN CLICK ON :

- \*INSURANCE PRODUCTS
- \*COMMERCIAL
- \*BOP CLASSES

HERE IS A SAMPLE OF OTHER CLASSES WE CAN WRITE FOR YOU!

APPLIANCE SALES  
AUTO PARTS  
BAKERIES  
BARBER SHOPS  
BEVERAGE STORES  
CANDY STORES  
CARPETS & RUGS  
CLOTHING STORES  
CURTAIN & DRAPERY STORES  
DENTAL LABS  
DEPARTMENT STORES  
DRUG STORES  
DRY CLEANING  
ENGRAVERS  
FABRICS  
FURNITURE  
GARDEN OR LAWN SUPPLIES  
GIFT STORES  
GENERAL STORES  
GREETING CARDS  
HARDWARE  
HEALTH FOOD  
HOBBY / CRAFT STORES  
LAUNDROMATS  
LIQUOR STORES ( WITH LIQUOR LIAB)  
MEAT, SEAFOOD , POULTRY STORES  
OIL CHANGE  
PAINT AND PINSTRIPING (AUTOS)

## OTHER BOP CLASSES



PAINT & WALLPAPER STORES  
PET SHOPS  
PHOTO FINISHING  
PHOTO STUDIOS  
POWER LAUNDRIES (NOT AUTO)  
PRINTING  
RADIO / TV SALES  
RECORD / TAPE STORES  
SHOE REPAIR  
SOUVENIR STORES  
SPORTING GOODS  
SHOE REPAIR  
SUPERMARKETS  
TAILORS  
TOY STORES  
TUXEDO RENTAL  
UPHOLSTERY  
VACUUM CLEANER SALES  
VIDEO RENTAL  
VARIETY STORES  
WALLPAPER  
WATCH, CLOCK , & JEWELRY REPAIR

NOTE: MANY OF THESE CLASSES HAVE SPECIFIC UNDERWRITING REQUIREMENTS. CALL YOUR UNDERWRITER TO DISCUSS!



# PERSONAL LINES PROPERTY LIMITS

Program	New York	Connecticut	Pennsylvania
Standard Homeowners	\$ 1,200,000 Maximum 800,000 Nassau & Suffolk 700,000 Suburban Rated 500,000 Partially Protected 150,000 Min. Downstate 100,000 Min. Upstate	\$ 800,000 Maximum 700,000 Suburban Rated 500,000 Partially Protected 100,000 Minimum	\$ 1,200,000 Maximum 700,000 Suburban Rated 500,000 Partially Protected 100,000 Minimum
Special Homeowners	\$ 1,200,000 Maximum 800,000 Nassau & Suffolk 700,000 Suburban Rated 500,000 Partially Protected 150,000 Min. Downstate 100,000 Min. Upstate	\$ 800,000 Maximum 700,000 Suburban Rated 500,000 Partially Protected 100,000 Minimum	\$ 1,200,000 Maximum 700,000 Suburban Rated 500,000 Partially Protected 100,000 Minimum
Elite Homeowners	\$ 1,200,000 Maximum 700,000 Suburban Rated 250,000 Minimum Not Available NYC or L.I.	\$ 1,000,000 Maximum 700,000 Suburban Rated 250,000 Minimum	\$ 1,200,000 Maximum 700,000 Suburban Rated 250,000 Minimum
Vintage Homeowners	\$ 1,200,000 Maximum 800,000 Nassau & Suffolk 400,000 Min. Downstate 175,000 Min. Upstate	\$ 800,000 Maximum 500,000 Partially Protected 225,000 Minimum	\$ 1,200,000 Maximum 500,000 Partially Protected 175,000 Minimum
Lifestyle Condo and Townhome	\$ 400,000 Maximum	\$ 400,000 Maximum	\$ 400,000 Maximum
Tenant Homeowners	\$ 100,000 Maximum 20,000 Minimum	\$ 100,000 Maximum 20,000 Minimum	\$ 100,000 Maximum 20,000 Minimum
Landlord Program	\$ 750,000 Max. Downstate 500,000 Max. Upstate 350,000 Semi-Protected 200,000 Min. Downstate 100,000 Min. Upstate	\$ 500,000 Maximum 350,000 Semi- Protected 100,000 Minimum	\$ 500,000 Maximum 350,000 Semi- Protected 100,000 Minimum
Resident Landlord Program	\$ 1,200,000 Maximum 250,000 Minimum (Downstate NY only)	Not Available	Not Available

NOTE: This chart is a summary. Other limits and guidelines may apply. See full online manuals for details.

# LIFESTYLE CONDOMINIUM & TOWNHOUSE PROGRAM

UTICA FIRST OFFERS ONE OF THE MOST COMPREHENSIVE CONDOMINIUM AND TOWNHOUSE PRODUCTS AVAILABLE IN THE MARKETPLACE. A KEY ISSUE WHEN WRITING CONDO INSURANCE IS THE COVERAGE OF CHANGES AND IMPROVEMENTS THAT AN INSURED MAKES TO THE PREMISES. MOST CONDO POLICIES ONLY COVER 10 % OF THE CONTENTS LIMIT, WHICH IS INADEQUATE WHEN PEOPLE INSTALL ITEMS LIKE NEW COUNTERTOPS, CARPETING, OR BUILT IN APPLIANCES. UTICA FIRST INCREASES THE COVERAGE FOR INSURED'S IMPROVEMENTS TO 50 % OF THE CONTENTS LIMIT, ENSURING THAT YOUR CUSTOMERS ARE FULLY COVERED -AND AT A PRICE THEY'LL LOVE. THIS PROGRAM IS OPEN TO ALL CONDOMINIUM OWNERS, AND CUSTOMERS AGED 55 AND OLDER RECEIVE AN ADDITIONAL 10 % DISCOUNT!



## ELIGIBILITY:

- HOME MUST NOT BE RENTED TO OTHERS
- MINIMUM VALUES: \$ 20,000
- MAXIMUM VALUES: \$ 400,000
- PERSONAL INLAND MARINE: \$ 10,000 MAXIMUM ONE ITEM AND \$ 30,000 MAXIMUM SCHEDULE

## COVERAGE ENHANCEMENTS

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>- IDENTITY FRAUD: \$ 1,000</li> <li>- PERSONAL LIABILITY: \$ 300,000</li> <li>- JEWELRY, WATCHES, PRECIOUS &amp; SEMI-PRECIOUS STONES, GEMS, &amp; FURS: \$ 1,500 PER ITEM AND \$ 5,000 TOTAL SCHEDULE (INCLUDES MYSTERIOUS DISAPPEARANCE)</li> <li>- SILVERWARE, GOLDWARE, AND PEWTERWARE, INCLUDING GOLD OR SILVERPLATED ITEMS: \$ 1,500 PER ITEM AND \$ 5,000 TOTAL SCHEDULE (INCLUDES MYSTERIOUS DISAPPEARANCE)</li> </ul> | <ul style="list-style-type: none"> <li>- PERSONAL INJURY COVERAGE</li> <li>- LOCK REPLACEMENT: \$ 500</li> <li>- LOSS ASSESSMENT: \$ 5,000</li> <li>- CREDIT AND FUND TRANSFER CARDS: \$ 10,000</li> <li>- BUSINESS PROPERTY: \$ 5,000 ON PREMISES, \$ 500 OFF PREMISES</li> <li>- CONDOMINIUM UNIT OWNER ADDITIONS: INCREASED TO 50 %</li> <li>- SEWER AND DRAIN BACKUP- \$ 2,000</li> <li>- PERSONAL PROPERTY AWAY FROM PREMISES DUE TO FLOOD, EARTHQUAKE, OR COLLISION \$ 1,000</li> </ul> |
|---|---|

## **LIFESTYLE CONDO AND TOWNHOUSE PROGRAM**

### **CONTACT YOUR UNDERWRITER:**

- IF RISK IS LESS THAN 3000 FEET FROM ANY COASTAL SHORE  
(SUFFOLK CO.. NY: MUST BE 2 MILES FROM SOUTH SHORE AND 1 MILE FROM  
NORTH SHORE)
- IF RISK HAS EXPERIENCED ANY LOSSES IN LAST 3 YEARS
- IF RISK OWNS ANY QUESTIONABLE PETS (AS DEFINED IN OUR MANUAL)
- IF RISK WOULD ALSO LIKE A QUOTE FOR AN UMBRELLA

### **HOW TO QUOTE AND BIND:**

- GO TO [WWW.UTICAFIRST.COM](http://WWW.UTICAFIRST.COM), -> AGENT LOGIN -> CREATE NEW QUOTE
- COMPLETE THE HOMEOWNERS SCREENS AND SELECT "CONDO" PROGRAM
- IF INSURED IS OVER 55, SELECT LIFESTYLE 55+ CREDIT
- COLLECT 25 % DOWNPAYMENT AND UPLOAD APP TO UTICA FIRST





# **STANDARD HOMEOWNERS PROGRAM**

THE STANDARD HOMEOWNERS POLICY IS USED FOR HOMES THAT DO NOT QUALIFY UNDER OUR ELITE, SPECIAL OR OUR VINTAGE HOMEOWNER PROGRAMS.

MANY HOMES BUILT PRIOR TO 1960 CAN QUALIFY FOR THIS PROGRAM. URBAN AND SUBURBAN NEIGHBORHOODS ARE GREAT LOCALES FOR OLDER, WELL MAINTAINED HOUSES THAT FIT UTICA FIRST'S STANDARD HOMEOWNERS POLICY.

**NOTE: NO CREDIT SCORING REQUIREMENTS!**



## **ELIGIBILITY:**

- \* MINIMUM COVERAGE A \$ 100,000 (\$ 150,000 IN DOWNSTATE NY TERRITORIES)
- \* MAXIMUM COVERAGE A : SEE CHART ON P 1
- \* DWELLINGS BUILT PRIOR TO 1960
- \* OR, RISKS THAT DO NOT QUALIFY FOR ELITE, VINTAGE OR SPECIAL PROGRAMS DUE TO LOSS HISTORY
- \* FORM 2 AND FORM 3 AVAILABLE
- \* ONE TO FOUR FAMILY RISKS OK, (EXCEPT DOWNSTATE NY TERRITORIES 1-2 FAMILY ONLY)
- \* MUST BE INSURED TO AT LEAST 80% OF REPLACEMENT COST.

## **INELIGIBLE:**

- \* SEE HOMEOWNER GUIDELINES ON UTICA FIRST WEBSITE FOR COMPLETE LIST OF PROHIBITED CLASSES, SHORELINE RULES, AND OTHER RESTRICTIONS

## **BINDING AND PAYMENT:**

- \* COMPANY SHOULD RECEIVE APPLICATION OR BE NOTIFIED WITHIN 3 DAYS OF BINDING
- \* WE PREFER RISKS THAT THE AGENT HAS SEEN !
- \* COMPLETED, SIGNED APPLICATION, BUILDING VALUATION CALCULATIONS, HOMEOWNER QUESTIONNAIRE, AND DOWNPAYMENT FORWARDED TO UTICA FIRST
- \* WE ACCEPT CHECKS, E-CHECKS, EFT, VISA, MASTERCARD, DISCOVER AND AMEX

# **SPECIAL HOMEOWNERS PROGRAM**

THE “MAINSTAY “ OF UTICA FIRST’S HOMEOWNERS POLICIES IS OUR SPECIAL PROGRAM. DESIGNED FOR HOMES BUILT AFTER 1960, THE SPECIAL PROGRAM COMBINES A WIDE RANGE OF ELIGIBILITY WITH A MULTITUDE OF CUSTOM COVERAGE OPTIONS.

RISKS BUILT 1960 AND UP ARE WRITTEN WITH FORM 3 COVERAGE. RISKS BUILT AFTER 1979 WITH COVERAGE A OF OVER \$ 150,000 HAVE THE OPTION OF FORM 3 OR FORM 5 COVERAGE. IDENTITY THEFT SERVICE IS INCLUDED. RISKS INSURED 100% TO VALUE CAN PURCHASE REPLACEMENT COST COVERAGE.

**NOTE: NO CREDIT SCORING  
REQUIREMENTS!**



## **ELIGIBILITY:**

- \* MINIMUM COVERAGE A : \$ 100,000 (\$150,000 IN DOWNSTATE NY)
- \* MAXIMUM COVERAGE A: SEE CHART ON P1
- \* ONE AND TWO FAMILY RISKS ONLY
- \* SEASONAL PROPERTIES NOT ELIGIBLE
- \* NO MORE THAN ONE LOSS (\$ 20,000 OR LESS) IN LAST 3 YEARS
- \* DWELLING MUST BE LOCATED WITHIN 1000 FEET OF A FIRE HYDRANT OR QUALIFY FOR SUBURBAN RATING, OR PARTIALLY PROTECTED RATING
- \* DWELLINGS UNDER CONSTRUCTION ACCEPTABLE IF WILL BE COMPLETED AND OCCUPIED WITHIN 6 MONTHS
- \* HOME BASED BUSINESS ENDORSEMENT AVAILABLE
- \* MUST BE INSURED AT LEAST 80 % OF REPLACEMENT COST

## **INELIGIBLE:**

- \* SEE HOMEOWNER GUIDELINES ON UTICA FIRST WEBSITE FOR A COMPLETE LIST OF PROHIBITED CLASSES , SHORELINE RULES, RESTRICTIONS, AND BINDING RULES

## **BINDING AND PAYMENT:**

- \* WE PREFER RISKS THAT OUR AGENTS HAVE SEEN!
- \* UPLOAD APPLICATION, THEN SEND REPLACEMENT COST BUILDING CALCULATIONS AND DOWNPAYMENT TO UTICA FIRST WITH ASSIGNED POLICY NUMBER
- \*CHECKS, E-CHECKS, EFT, VISA, MASTERCARD, DISCOVER, AND AMEX ACCEPTED.





# ELITE HOMEOWNERS PROGRAM

(NOT AVAILABLE IN ALL TERRITORIES)

THE ELITE HOMEOWNERS PROGRAM IS UTICA FIRST'S "HIGH END" POLICY FOR NEWER HOMES LOCATED IN PROTECTED AREAS. THE KEY SELLING POINT IS THE GREAT COMBINATION OF STRONG COVERAGE AND LOW PRICE. IF YOU HAVE AN INSURED WHO MEETS THE PROGRAM CRITERIA, THE UTICA FIRST ELITE POLICY IS ONE OF THE MOST COMPETITIVE PRODUCTS IN THE HOMEOWNERS MARKETPLACE.

NOTE: NO CREDIT SCORING REQUIREMENTS!



## ELIGIBILITY:

HOME IS UNDER 20 YEARS OLD

COVERAGE A VALUE :

MINIMUM \$ 250,000  
MAXIMUM: SEE CHART ON P1

HOME IS WITHIN 1000 FEET OF HYDRANT OR MEETS SUBURBAN RATING CRITERIA

NO MORE THAN 1 LOSS IN LAST 3 YEARS (UP TO \$20,000)

HOME IS SINGLE FAMILY, NOT RENTED TO OTHERS

## ELITE COVERAGE:

FORM 5 POLICY (OUR BROADEST)

CONTENTS COVERED AT REPLACEMENT COST

EXTENDED REPLACEMENT COST ON BUILDING (UP TO 125 %) AVAILABLE FOR MINOR CHARGE

REFRIGERATED FOOD PRODUCTS COVERED UP TO \$ 500

SPECIAL COVERAGE FOR JEWELRY, GUNS, SILVERWARE AND WATCHES FOR LOSS BY THEFT, MISPLACING, OR EVEN JUST LOSING \$ 2500

## HOW TO QUOTE & BIND:

AFTER LOGGING IN ON OUR WEBSITE, SELECT CREATE NEW QUOTE - HOMEOWNERS

COMPLETE EACH INFORMATION SCREEN. WITHIN THE COVERAGES SCREEN, CHOOSE FORM 5 UNDER THE "HOP FORM" TAB AND CHOOSE ELITE UNDER THE "PROGRAM" TAB. WHEN ALL SCREENS ARE COMPLETED, SELECT "RATE POLICY"

SEND COMPLETED APP WITH 25 % DOWNPAYMENT TO UTICA FIRST. CHECKS, ONLINE CHECKS, VISA, MASTERCARD, DISCOVER, AMERICAN EXPRESS AND EFT ACCEPTED.

# VINTAGE HOMEOWNER PROGRAM

JUST ABOUT EVERY CITY AND TOWN IN THE NORTHEAST HAS A FEW NEIGHBORHOODS OF OLDER, WELL MAINTAINED HOMES. THESE HOUSES USUALLY EXHIBIT A GREAT DEAL OF CRAFTSMANSHIP AND INDIVIDUALITY NOT SEEN IN MOST NEWER DEVELOPMENTS. UTICA FIRST BELIEVES THAT THESE CLASSIC HOMES DESERVE FIRST CLASS INSURANCE PROTECTION, WHICH WE OFFER IN OUR VINTAGE HOMEOWNER POLICY. FOR INSURED WHO HAVE UPDATED AND IMPROVED THESE DWELLINGS, UTICA FIRST IS PLEASED TO OFFER FORM 3 PROTECTION AT A GREAT PRICE.

**NOTE: NO CREDIT SCORING REQUIREMENTS!**



## **ELIGIBILITY:**

- \* HOME MUST HAVE BEEN BUILT BETWEEN 1920-1959
- \* MINIMUM COVERAGE A : \$ 225,000
- \* MAXIMUM COVERAGE A: SEE CHART ON P 1
- \* ONE FAMILY DWELLINGS ONLY
- \* RISK MUST BE IN A "TRUE PROTECTED" AREA, WITHIN 1000 FEET OF A HYDRANT AND WITHIN 5 MILES OF A FIRE DEPARTMENT.
- \* RISK MUST BE FULLY OCCUPIED BY INSURED AND NOT UNDER RENOVATION
- \* ROOF 20 YEARS OLD OR LESS
- \* CENTRAL HEATING SYSTEM 20 YEARS OLD OR LESS ( NO SPACE HEATERS OR WALL MOUNTED FURNACE UNITS)
- \* CIRCUIT BREAKERS WITH 100 AMP SERVICE ( NO FUSES, KNOB & TUBE, ETC)
- \* PLUMBING MUST BE COPPER AND /OR PVC PIPING TO CODE, NO LEAD PIPES
- \* NO MORE THAN ONE LOSS UNDER \$ 20,000 IN LAST 3 YEARS
- \* IN NY AND CT-COMPLETE RENOVATION SUPPLEMENT FOR ADDITIONAL CREDITS!

## **COVERAGE & ENHANCEMENTS:**

- \* FORM 3 COVERAGE WITH 80% RC REQUIREMENT
- \* OPTIONAL ENHANCEMENT OF UFRCD IF HOME INSURED TO 100% VALUES
- \* OPTIONAL ENHANCEMENT OF UTICA FIRST PLUS ENDORSEMENT THAT PROVIDES RC ON CONTENTS

## **BINDING:**

- \* WE PREFER RISKS THAT THE AGENT HAS SEEN!
- \* UPLOAD APPLICATION & SEND VALUATION CALCULATION AND DOWNPAYMENT WITHIN 3 DAYS OF BINDING
- \* WE ACCEPT CHECKS, E-CHECKS, EFT, VISA, MASTERCARD, DISCOVER, AND AMEX



# LANDLORD PROGRAM

( NOT AVAILABLE IN ALL TERRITORIES)

UTICA FIRST'S LANDLORD PROGRAM CAN COVER 1, 2, 3 AND 4 FAMILY RISKS WHERE THE OWNER DOES NOT RESIDE ON PREMISES.

DUE TO THE INHERENT INCREASED RISKS ASSOCIATED WITH MULTI FAMILY UNITS, WE ARE LOOKING TO WRITE THE "ABOVE AVERAGE" TYPE OF STRUCTURE, WITH SOUND MANAGEMENT AND PROFITABLE PAST HISTORY. WE STRONGLY FAVOR RISKS WHERE THE LANDLORD LIVES IN THE IMMEDIATE AREA, AND WE HAVE SPECIAL CONDITIONS THAT MUST BE MET IN SPECIFIED WIND AREAS.

WHEN UNDERWRITTEN CAREFULLY, THIS CAN BE A PROFITABLE CLASS FOR AGENTS AND FOR UTICA FIRST.



## ELIGIBILITY:

- \* MINIMUM LIMITS: \$ 100,000 (IN NY: \$100,000 UPSTATE, \$ 200,000 DOWNSTATE)
- \* MAXIMUM LIMITS: SEE CHART ON P 1
- \* 1-4 FAMILY NON-OWNER OCCUPIED DWELLINGS
- \* ALL RISKS MUST BE IN PROTECTED AREAS
- \* NO MORE THAN ONE LOSS IN.3 YEARS
- \* NO SEASONAL PROPERTIES
- \* IN NY, WE WILL WRITE OWNERS WITH UP TO 2 PROPERTIES
- \* OWNER SHOULD LIVE WITHIN 15 MILES OF RISKS
- \* NO SWIMMING POOLS, TRAMPOLINES, OR OTHER UNUSUAL LIABILITY EXPOSURES
- \* FOR RISKS LOCATED WITHIN 2600 FEET OF THE ATLANTIC OCEAN (INCLUDING LONG ISLAND SOUND), A 2 % CATASTROPHIC WINDSTORM DEDUCTIBLE APPLIES, UNLESS THE INSURED COMPLIES WITH SPECIFIC MITIGATION REQUIREMENTS OUTLINED IN RULE 8 OF THE UTICA FIRST LANDLORD GUIDELINES FOUND ON OUR WEBSITE

## QUOTING AND BINDING:

- \* QUOTE ON UTICA FIRST WEBSITE
- \* UPLOAD APPLICATION, & SEND BUILDING COST EVALUATION, AND DOWNPAYMENT WITHIN 3 DAYS OF BINDING RISK
- \* WE ACCEPT CHECKS, ONLINE CHECKS, EFT, VISA, MASTERCARD, DISCOVER, AND AMEX

# **OTHER PERSONAL LINES PROGRAMS**

## **TENANT HOMEOWNERS**

- \* MINIMUM \$ 20,000
- \* MAXIMUM \$ 100,000
- \* FORM 4 COVERAGE
- \* RATE AS CONSTRUCTION / OCCUPANCY GROUP 1 IF IN 1-4 FAMILY RESIDENCE
- \* RATE AS CONSTRUCTION/ OCCUPANCY GROUP II FOR RISKS IN ALL OTHER TYPE BLDGS.
- \* WE LOOK FOR RISKS IN WELL MAINTAINED BUILDINGS, WITH ALL NFPA AND LOCAL SAFETY CODES MET OR EXCEEDED.
- \* WE CAN ALSO SCHEDULE SPECIFIC PERSONAL PROPERTY, SUCH AS JEWELRY, FURS, ETC.
- \* QUOTE AND BIND IN 8 MINUTES OR LESS ON THE UTICA FIRST WEBSITE!



## **PERSONAL UMBRELLAS:**

- \* WE MUST WRITE THE HOMEOWNER POLICY
- \* UNDERLYING AUTO MUST BE \$ 250/500/ 100,000 OR \$ 300,000 CSL
- \* IF AGENT DOES NOT CONTROL AUTO, WE NEED A COPY OF DEC SHEET ANNUALLY
- \* NO ASSIGNED RISK POLICIES AS UNDERLYING, OR COMPANIES RATED LESS THAN B+
- \* NO FARMS
- \* IF WATERCRAFT, AGENT MUST CONTROL, WITH \$ 300,000 UNDERLYING LIABILITY
- \* SECONDARY RESIDENCES-WE MUST WRITE
- \* RECREATIONAL VEHICLES: INSURED MUST BE 25, WITH \$ 300,000 UNDERLYING GL
- \* OFFICE OCCUPANCIES OR BUSINESS PURSUITS: \$ 300,000 UNDERLYING, AND ML-42, ML 71, OR ML 450 MUST BE ATTACHED
- \* NO GUNSMITHS
- \* MVRs MUST BE UPDATED EVERY YEAR.
- \* SELF INSURED RETENTION: \$ 500
- \* SEE PERSONAL LINES UNDERWRITING GUIDE ON UTICA FIRST WEBSITE FOR MORE DETAILS