

# There When You Need Us Most.



Having the right insurance coverage for your home and auto is critical, and it's important to us that you have peace of mind. We want to provide you with guidance on a customized coverage plan to help prevent you from paying out-of-pocket in the event of property damage, liability, cyber-attacks, and much more.

As a trusted Utica National independent agent, we would like to offer you a wide range of **specialty coverages, savings discounts and credits, and top-of-the-line services** through Utica National's Personal Lines Program.

## Utica National Personal Lines Products include:

### AUTO

- Vanishing Deductible
- Incident-Free Credit
- Free Pet Injury
- Multi-Policy Discount
- Bundle your Motorcycles, Snowmobiles, All-Terrain Vehicles, Recreational Vehicles, and Golf Carts with your Automobiles

### HOME

- Water Back-Up
- Smart Home Credit
- Tech Protector
- Cyber Insurance

### MOTORCYCLE

- Repair or Replacement Coverage
- Custom Equipment Coverage
- Medical Payments
- Uninsured Motorist Coverage

### SNOWMOBILE

- Uninsured Motorist Coverage
- Medical Payments
- Snowmobiling Equipment Coverage

### BOAT

- Emergency Services
- Mature Operator Credit
- Safety Device Credit
- New Boat Credit

### UMBRELLA

- Broader Coverage for Personal Injury, Defense Costs, Non-Owned Vehicles
- Up to \$5 million in coverage

If you'd like to learn more about these products, please contact me at:

## Utica National Insurance Group®

Utica Mutual Insurance Company, its affiliates and subsidiaries  
180 Genesee St., New Hartford, NY 13413

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms, and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.