

**Make Utica's
Contingent
Catastrophe Extra
Expense Coverage
part of *your* agency's
disaster plan!**



 **Utica National Insurance Group**
Insurance that starts with you.[®]
Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com

**Disasters
can happen
anywhere,
at any time –
Utica
can help you
be there for
your customers
after a disaster
strikes.**



Utica National Insurance Group

PROBLEM:

- **Business Interruption coverage does not apply** if *your* property isn't damaged
- **BI cannot help you** to get out and take care of your customers

SOLUTION:

- **Contingent Catastrophe Extra Expense Coverage from Utica**
- Helps you "set up shop" to service your customers in the event of a declared catastrophe



For \$100, you can be protected with:

\$10,000 Each Catastrophe / \$25,000 Aggregate
\$500 Deductible Each Catastrophe

- **Coverage** — triggered when PCS® declares a **catastrophe**: ISO's Property Claim Services® (PCS®) unit is the internationally recognized authority on insured property losses from catastrophes in the United States — to learn more, log on to PCS:

<http://www.iso.com/Products/Property-Claim-Services/Property-Claim-Services-PCS-info-on-losses-from-catastrophes.html>

- **Utica provides the extra funds you need**, for the Extra Expense required, to provide professional services to your customers.
- **Be where your customers need you**, to take and report claims up to 45 days after a declared catastrophe.
- Coverage for **office space, furniture, computers, generators, electricity, internet, staff, and more.**

A real world example of how

Contingent Catastrophe Extra Expense

helped an agency serve its clients in their dire time of need:

The entire east coast was hit hard by Hurricane Irene in 1999, which followed two other major hurricanes earlier that season. It had rained for days, the ground was saturated, property was destroyed and trees were uprooted. Flooding and high winds tortured those in many states. Major damage occurred from the Caribbean Sea, north to Newfoundland and as far inland as Richmond, VA and Fayetteville, SC.

Many agencies were without power for weeks and were in no better shape than the customers they served. One mid-state agency had the help of Contingent Catastrophe Extra Expense Coverage from Utica National.

Before Irene hit, they put their agency's disaster plan into motion and got small power generators sufficient to power the office lights and computers. Utica's Contingent Catastrophe Extra Expense Coverage covered those expenses.

The agency had to purchase meals for their employees because there was no refrigeration and to enable overtime work to assist clients. The agency had to buy emergency paper forms and even hire a temporary worker to help enter all of the claims in the agency system. Utica's Contingent Catastrophe Extra Expense Coverage covered those expenses.

There were extra payroll and excess long distance telephone charges to process claims. Utica's Contingent Catastrophe Extra Expense Coverage covered those expenses.

The agency's foresight to invest in Utica's Contingent Catastrophe Extra Expense Coverage – along with sound disaster planning – paid off in helping them meet the needs of thousands of their customers affected by this disaster.



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