



## UTICA'S COMPETITIVE ADVANTAGE

### WHY BUSINESSES IN THE AUTO SERVICE INDUSTRY INSURE WITH UTICA NATIONAL!

**Critical Coverages** — Utica's Auto Services Advantage Program (ASAP) Plus Endorsement provides over 40 coverages, including:

- Business Income and Extra Expense — Actual Loss Sustained
- Pollutant Clean Up and Removal — \$25,000 Total
- Fuel Storage Tanks, Pumps and their Canopies — Added to Covered Building Property
- Seasonal Increase in Business Personal Property — 25% increased limits for Seasonal Variation
- Employee Theft/Dishonesty Coverage — \$35,000 per occurrence
- Credit Card Slips — \$35,000
- Damage to Leased Property — \$25,000
- Coverage for Employee Tools — \$50,000
- *and many more!*

We also provide protection for key coverages in the auto service industry, such as:

- Equipment Breakdown Coverage
- Garage Liability Coverage
- Garagekeepers Coverage
- Auto Dealers Errors and Omissions Liability
- Broadened Coverage for garages — provides a number of coverage extensions for garage operations
- Mechanics Errors and Omissions Coverage

#### **Professional, Prompt and Fair Claim Service**

Should you have a claim, you can have confidence that your local independent agent and Utica National will be there to handle your claim with emergency claim reporting service available 24 hours a day, 365 days a year!

#### **Risk Management Assistance**

Our risk management specialists will review your operation and give you practical tips on how to protect your business, its property and people. We also provide Risk Management Alerts, providing pertinent information specifically tailored to risk management issues affecting the industry.

#### **The Unparalleled Expertise and Service of Your Local Independent Agent!**

Utica National is represented by independent agents, insurance professionals serving the communities in which they live. They're readily accessible to provide counsel and address your insurance needs. Your local independent agent understands your specific insurance needs and addresses them personally!

#### **Experience and Stability**

Utica National has specialized in providing insurance for specific businesses like our Auto Services Advantage Program since 1914. In addition, we partner with a task force of independent agents who specialize in working with the auto service industry to insure the program provides the best value possible.

**Utica National** — Stability, expertise, specialized coverages, and competitive pricing. It all adds up to a program that you can't afford to be without!



**Consolidated Insurance Consultants**  
**12760 S. Harlem Ave**  
**Palos Heights, IL 60463**  
**www.cicins1.com**  
**Phone: 708 671-0500**  
**Fax: 708 671-0501**



Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
[www.uticanational.com](http://www.uticanational.com)