

Experience  
**YOU**  
can count on.

When it comes to insurance,  
  
today's drivers look  
  
for solid protection,  
  
competitive pricing,  
  
and superior service.

That's why so many turn to  
the local, personal service of their  
professional independent agent,  
  
and the companies of the



Utica National  
Insurance Group



Auto Insurance Program

*This brochure offers only a summary of the coverages available through Utica National's Personal Automobile Insurance Program. This brochure provides no insurance coverage. For complete information, refer to the policy forms and endorsements or consult your professional insurance agent or broker. Coverage and discount availability may vary by state.*



 Utica National Insurance Group  
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413  
www.uticanational.com

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**A** Utica National  
**UTO INSURANCE**  
PROGRAM

Coverage you can count on!

## Auto Insurance from Utica National

# Coverage you can count on!

We've been insuring cars almost as long as there have been cars. You rely on your car to get you where you need to go — your auto insurance should be just as reliable. You get that and more from the Utica National companies: sound coverage, competitive rates and prompt, fair claim handling. And all that is in addition to the service, advice and expertise of your local independent insurance agent!

### Claim service that's there when you need it

Should you have a claim, you'll find us fast, fair and friendly. In a recent customer survey, our claims department earned a 98% satisfaction rate. One claimant responded, "Your company was easier to deal with than my own!"

We offer emergency claim reporting seven days a week, 24 hours a day.

### Personal EDGE is loaded with benefits that serve YOU

In addition to the typical auto policy, our Personal EDGE auto program offers a number of unique optional features.

**Auto Extension PAK:** A package of benefits including but not limited to:

- **Accident Forgiveness:** your first covered accident is forgiven provided you have been accident-free for three years. This benefit can be effective from the first day of coverage with Utica National.
- **Diminishing Deductible:** Your collision deductible is reduced after each year you don't have a collision loss. (The overall reduction is limited to state-mandated minimums.)
- **Emergency Living Expenses:** Pays living expense if you are stranded away from home while you wait for vehicle repairs in the event of a covered loss.
- **Airbag Malfunction:** Covers accidental inflation.

Ask for information about all the Extension PAK benefits that apply in your state.

**Repair or Replacement Cost Coverage:** Provides "new for old" claim settlement. Available for owned autos up to five years old.

**Vanishing Deductible:** The collision deductible for a covered loss goes down in proportion to the amount of the loss.

**Limited Mileage Credit Endorsement:** Significant discount available for newer special interest vehicles that are used on a limited basis.

### Paying your premium was never so convenient and easy

Utica National makes paying your premium convenient with our many payment plans. We offer the convenience of paying on-line or via electronic funds transfer. You never need to write a check or mail an envelope again! Of course we continue to provide traditional paper billing payable through installments or annually. We can even combine all your accounts onto one bill.

### Complete your personal insurance portfolio with Umbrella liability coverage.

A Personal Umbrella Liability Policy provides you with the additional liability protection you may need. Coverage extends above the limits of your Utica Auto and Homeowners policies.

### Precisely priced coverage, with special discounts available

You get the Personal EDGE with precisely calculated rates for your given circumstances and driving history. In addition, Utica offers a wide array of credits that most everyone can take advantage of. Here is a sampling, your agent will review the complete list with you of credits available in your state:

- Home ownership discount
- Electronic stability control
- "Paid in full" discount for annual payment
- Our Company Car discount even provides a multi-car discount for single vehicle policies.

#### Green Discount

- For fuel efficient/low emission vehicles

\*Not all discounts may be available in all states. Consult your independent agent for terms and availability.