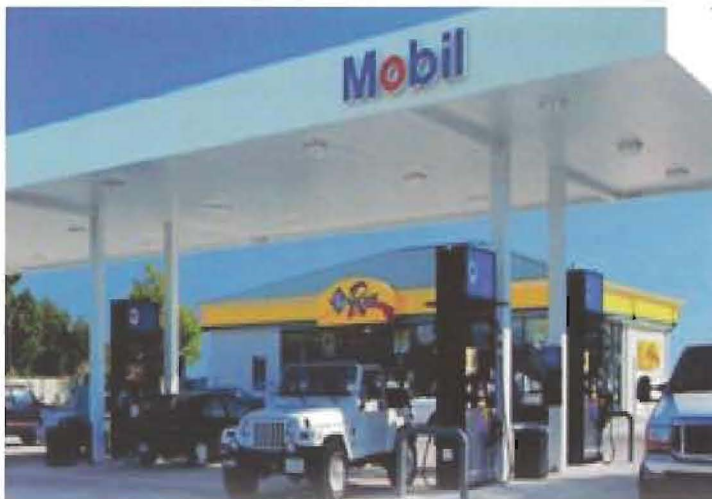


CONVENIENCE STORE BOP PROGRAM

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 1 000 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