

The Cincinnati Insurance Companies

UTILITY SERVICES PROGRAM

Community Water System

TARGET
MARKETSSM

Protecting your community by protecting your organization

You provide quiet and steadfast service that maintains life in your community; your customers rely on you every time they turn a faucet. To help you maintain this level of service, consider an insurance program from Cincinnati Insurance. We share your passion for being consistently reliable when called upon.



Choose an insurance program that is as reliable as the service you provide.



Everything Insurance Should Be[®]

cinfin.com

Selecting the right company

Cincinnati can provide insurance protection for your water system whether you serve a homeowner's association with five customers or a large community with 50,000 customers. With professional advice from your agent representing Cincinnati, you can keep your focus on your customers' needs while we focus on yours. Work confidently, knowing you have an exceptional insurance program from a company offering:

- a management team specifically dedicated to your industry
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit cinfm.com and Financial Strength to see our latest ratings
- one of the lowest consumer complaint ratios, as documented by the insurance regulatory group, the National Association of Insurance Commissioners, in its Consumer Information Source at www.naic.org
- three-year package policies with rates that won't increase during the term (available in most states for many coverages)

Insuring your organization

Your agent and Cincinnati Insurance understand that no two water systems are alike. We begin with our standard property and liability coverages. Liability includes pollution coverage specific to treating potable water, water district professional and no failure to supply exclusion.

Along with Cincinnati's standard property policy, you receive The Bridge Endorsement that adds to your policy more than 15 additional coverages at no additional charge¹. It addresses exposures that typically require a separate policy or option, builds your insurance protection and stretches your insurance dollar to support your business.

From there, customize your protection by purchasing:

- Water Utilities Commercial Property Endorsement that conveniently packages additional property coverage and limits.
- Equipment breakdown coverage that helps you recover from the loss of a vital piece of equipment. With coverage, you receive expert advice and service from a machinery and equipment specialist.

- Water Utilities Commercial General Liability Broadened Endorsement that provides coverage specifically for the needs of utilities and the hiring of subcontractors.
- Pipeline Distribution System Coverage provides specialized coverage for your above and below ground water, sewer and irrigation lines to include water mains, pipes, valves, meters, fittings and pumps that are located off premises.
- Pillar™ management liability coverage that protects directors, officers, trustees and the organization and offers options for employment practices liability, cyber risk and employee benefits administration liability.



Rounding out your protection

Tailor your insurance program even further by purchasing a variety of available coverages for qualifying organizations:

- *Business auto* – covers your owned fleet or hired vehicles.
- *Inland marine* – insures your mobile equipment, electronic data processing equipment and other unique property requiring specific coverage.
- *Commercial umbrella* – provides an additional amount of liability coverage for claims above and beyond the amount covered by your primary policies and applies no deductible.
- *Workers' compensation* (where available) – helps protect you financially if your employees become injured at work.

¹ Available for an additional charge in New York, Washington and Virginia

Providing essential services

Cincinnati's service commitment begins even before you purchase a policy. Our skilled machinery and equipment specialists can review your facility to help you determine your machinery and equipment insurance needs. Once you purchase equipment breakdown coverage, your Cincinnati specialist performs boiler or pressure vessel inspections required by state regulations, at no additional cost to you.

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- fleet and driver safety
- workers' safety
- jobsite safety
- traffic control
- mobile equipment safety

Accessing discounted services

As a Cincinnati commercial policyholder, you can access specialized services at discounted rates, to help you proactively manage risk and protect your business:

- background screening services – saving time and helping with pre-employment screening
- regulatory and compliance online training – giving you confidence that your business is in compliance with regulatory requirements
- online streaming training videos – helping you provide your employees with exceptional instruction to safely perform their jobs
- portable alarm systems – providing an additional level of protection for your assets

To learn more about the above programs and other vendor alliances, please visit cinfin.com, Businesses and then Loss Control Services.

Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and field claims representative.

When it comes to something as important as your business – your livelihood – you can trust your agent and Cincinnati Insurance to be there, providing the service and peace of mind you deserve.

Talk with your local, independent insurance agent representing Cincinnati to find out more about our Utility Services Program and all the services and expertise that come with it.