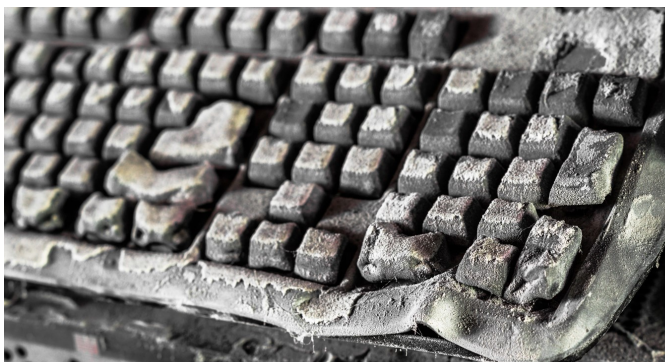


Financial Institutions Insurance

Commercial Property & Casualty Insurance Overview



Claims covered by property and casualty insurance can include:

- Fire, lightning, tornado, or hail damage to covered property
- Theft of covered property
- Vandalism to covered property
- Auto accidents sustained while in the course of business
- Water damage to covered property (including losses sustained by water backup of sewers and drains as well as flood losses)
- Coverage for loss due to the sudden mechanical or electrical breakdown of covered property
- Accidental bodily injury sustained by your clients while visiting your office or meeting with one of your advisors off-site
- Workplace-related injuries sustained by your employees

Coverage Definition:

This portion of a comprehensive business insurance plan includes coverage for your property (building, contents, computers, etc.) along with your general liability, which protects against potential bodily injury or property damage sustained by your clients. Workers' compensation insurance, which covers work-related injuries to your employees, also falls under property and casualty insurance.

Who We Are:

Started in 1958, The Uhl Agency is an independent insurance agency located in Dayton, Ohio. We specialize in writing executive liability lines of insurance for registered investment advisors, broker dealers, mutual funds complexes, private equity, and hedge funds.

The Uhl Agency recognizes every business is unique and that a proper business insurance program takes into account the individual needs of each business. We will work with you to develop a program that addresses your exposures while not breaking the bank during the process.

Sample Claim:

A lightning strike destroyed electrical panels in an office building and damaged a number of electronics, including computers, a copier/printer, and the telephone system. In addition, a small fire resulted and was extinguished before serious damage occurred.

Temporary measures were taken to restore power and extra expenses were incurred to quickly replace the damaged electronics so that normal business operations could continue.

The fire damage, including smoke damage to an office, was remediated by a restoration contractor.