



# Unearth your potential.

Protect your tomorrow.

## UFG is the carrier of choice for the State LICA insurance program

As a member of your state's Land Improvement Contractors Association (LICA), you're dedicated to the tomorrows of the cities, farms, ranches and rural areas where we live and work. UFG and LICA are dedicated to you, by making sure you have the coverages you need to do your best work in the construction industry. State LICA members insured in this program will receive:

### Products and services designed for your industry

Products and services provided through this program have been designed for your corner of the construction industry. From land clearing, sewer and water installation, erosion control structures, farm/field tiling, or excavation, to any other type of work with soil and water, we know the needs of your industry are unique and deserve products and services that offer you the best coverage. For information about some available coverages, see page 2.

*\*Dividends are not guaranteed, and are earned based on the loss ratio for the group, subject to approval by UFG's Board of Directors.*

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.*

### Best-in-class services, including loss control

Policyholders in this program will receive best-in-class customer service and convenience at no extra cost, including the comprehensive loss control services UFG is known for. Quality customer service is never more than a phone call or click away.

### Preferred pricing exclusively for state LICA members

Business owners taking part in your state's LICA insurance program through UFG have the opportunity to receive preferred pricing.

### Opportunity to earn a safety group dividend\*

You work hard to develop and maintain the quality of your business and the soil and water you protect—you should be rewarded for your dedication. Each policyholder is eligible for the opportunity to earn a safety group dividend, once certain program requirements have been met.

To take advantage of this program, contact your independent insurance agent.

State LICA insurance program brought to you in partnership by:



If your agent is not a UFG agent, contact Prins Insurance at 800-831-8545 for assistance.



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## General liability

Everyone makes mistakes, even unintentionally. Customer or not, almost anyone can file a claim or lawsuit against you. General Liability coverage helps keep your business standing with coverage for the cost of legal defense and damages you are obligated to pay, up to the policy limits you've chosen. Some of the coverages included for state LICA members are:

- Automatic additional insured status
- Limits per project
- Blanket waiver of subrogation

## Commercial auto

Driving can be difficult enough sometimes. You shouldn't have to worry about your auto insurance, too. Our customizable commercial auto insurance offers a variety of coverages and options from which you can choose to help ensure you have the best protection for your needs, such as:

- Employees as insureds
- Hired, leased, rented or borrowed auto physical damage
- Waiver of subrogation

## Inland marine

Don't let the name fool you. You don't have to be near water to purchase inland marine insurance. Inland marine provides coverage for heavy equipment that is important to your business. Included coverages are:

- Miscellaneous tools up to \$10,000
- An installation floater for equipment up to \$10,000
- Leased or rented equipment up to \$100,000

## Optional coverages

You can also elect a variety of optional coverages to help create a policy that suits you best, such as:

- Property
- Workers compensation
- Umbrella

## Access to UFG surety

In your line of work, you may need be required to provide a bond from time to time. These surety bonds can range from license and permit bonds with a city, county or state, to contract bonds such as bid bonds, performance bonds and payment bonds for larger public work. UFG can be your one-stop-shop for your insurance needs—including surety.

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## Minnesota Membership Application

Name: \_\_\_\_\_

Type of work or service: \_\_\_\_\_

Spouse: \_\_\_\_\_

Company: \_\_\_\_\_

How did you hear about Minnesota LICA? \_\_\_\_\_

Street Address: \_\_\_\_\_

Upon receipt of this application form and payment of dues, you will become a member and receive benefits.

City: \_\_\_\_\_

Please make check payable to Minnesota LICA.

State: \_\_\_\_\_ ZIP code: \_\_\_\_\_

New Contractor Dues: \$350 per year

Associate Dues: \$200 per year

Phone: \_\_\_\_\_ FAX: \_\_\_\_\_

Detach this application and return with a check for dues to:

Email: \_\_\_\_\_

**MINNESOTA LICA**

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