



**FUEL**  **lowa**

# Smart Protection for FUELlowa Members



# You Take Care of Business. We'll Take Care of You.

EMC Insurance Companies has the knowledge and expertise to provide you with the right insurance options for your operations. FUEllowa Insurance is tailored to the unique needs of your business so you can focus on the task at hand without any distractions or interruptions. And with our extensive loss control resources and expert claims knowledge, you'll get the dedicated service you expect from your insurance company.



## Comprehensive Coverage to Protect Your Business

As a FUEllowa member, you require more than the typical insurance product. That's why EMC Insurance Companies offers FUEllowa Insurance—to meet the unique needs of your rapidly changing industry. The program can provide protection for buildings, property, vehicles and employees, as well as liability coverage. *Count on EMC®* and your local independent insurance agent to help you better protect your assets through more customized coverage.

## Local, Responsive Service

When you protect your operations with FUEllowa Insurance, you'll enjoy the added advantage of working with an independent insurance agent in your community. That agent is there to help design your tailored package of coverages, answer your questions and address your concerns. Working together, your agent and EMC can provide local market knowledge and the superior service you deserve.

## Potential for Insurance Savings

As a member of FUEllowa, you get more than just competitive pricing. FUEllowa is a safety group program that offers you the possibility of an annual dividend, paid out for favorable group loss experience. This allows the maximum possible reduction in insurance costs. If a dividend is earned, all members will be paid on a pro rata basis in proportion to the group. This way, members can benefit even though losses of an individual member may be higher than other group members. Talk to your independent insurance agent today.



## Why EMC?

Our customers *Count on EMC®* for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 50 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by A.M. Best, an insurance credit rating organization\*
- Financially stable with more than 100 years of commercial insurance experience

**Learn more about EMC Insurance Companies on the back page and at [emcins.com](http://emcins.com).**

\*For the latest rating, visit [ambest.com](http://ambest.com).



# Comprehensive Coverages Tailored to Your Needs



FUEllowa Insurance was designed by EMC underwriters with your specific needs in mind. Essential property and liability coverages are bundled into one insurance package and offered to FUEllowa members at a preferred price. *Count on EMC®* and your local independent agent to help you customize your insurance to better protect your assets.

## FUELlowa Insurance Coverages

### Included

- Computer and electronic data
- Consigned property
- Foam or chemical fire department service charge
- Leased, loaned, rented tanks and related equipment
- Personal property of others
- Security guard charges
- Spoilage
- Tank leakage: Above ground
- Utility service: Time element

### Optional

- Gasoline or oil contamination
- Liquor liability
- Pollutant cleanup and removal from above ground storage tanks
- Unauthorized use of a fuel access card
- Unmanned aircraft

## BOP Coverages

### Property-Included

- Accounts receivable
  - On premises\*
  - Off premises
- Arson and theft reward
- Brands and labels
- Building limit: Automatic increase\*
- Business income: ALS (also civil authority, no waiting period)
- Business income: Extended period
- Business income from dependent properties (no waiting period; also civil authority, no waiting period)
- Business income ordinary payroll\*
- Business personal property: Off premises or in transit
- Business personal property: Seasonal increase
- Claims data expense
- Debris removal
- Employee dishonesty\*
- Equipment breakdown
- Fine arts
- Fire department service charge
- Fire extinguishing equipment recharge expense

- Foam or chemical fire department charge
- Forgery and alteration\*
- Glass breakage: Interior and exterior (for insured tenants also)
- Glass expense: Temporary repairs
- Increased cost of construction (see Ordinance or Law)
- Leased, loaned or rented tanks
- Lessee change over coverage
- Lock replacement and keying
- Money and securities\*
- Money orders and counterfeit money
- Newly acquired
  - Buildings
  - Business income
  - Business personal property
- Ordinance or law\*
  - Coverage 1: Loss of undamaged portion of the building
  - Coverage 2: Demolition cost
  - Coverage 3: Increased cost of construction
- Outdoor property (with expanded causes of loss)
- Personal effects (no per person sublimit)
- Pollutant cleanup and removal
- Premises boundary definition
- Premises damage from burglary or robbery
- Preservation of property
- Replacement cost valuation: All losses under \$2,500
- Signs: Attached to the building
- Signs: Not attached to the building\*
- Tank leakage
- Utility services: Direct damage\*
- Valuable papers and records (including electronic media and records)
  - On premises\*
  - Off premises
- Water backup and sump overflow

### Liability-Included

- Bodily injury (definition includes mental anguish)

- Broad form property damage
- Damage to premises rented to you\*
- Host liquor
- Medical expense
- Medical payments expense reporting
- Nonowned watercraft less than 51 ft
- Personal and advertising injury
- Products and completed operations\* aggregate
- Supplementary payments
  - Actual loss of earnings (time away from work due to claim or suit)
  - Cost of bail bonds

*Who is an insured:* Expanded definition of insured subsidiaries; volunteer workers; newly-formed or acquired organizations up to 180 days

## Optional Coverages

### Business Auto

- Multiple losses from one accident involving physical damage coverage and cargo coverage—one deductible applies (per conditions in the policy)

### Workers' Compensation

- Employers liability

*Applies to bodily injury by accident or bodily injury by disease*

### Umbrella Liability

*May apply as excess over general liability, employee benefits liability, auto liability and employers liability policies*

*Limit options available*

### Other

- Crime
- CyberSolutions: Cyber liability and data compromise
- Employment practices liability

\*Limits/Conditions may be modified depending on the coverage. Contact your EMC underwriter for additional information.

Disclaimer: This is only a summary of coverages. Coverages are subject to policy conditions, limitations and exclusions. Read your policy for specific terms and conditions or contact your local agent for details.

# Get More Out of Your Insurance With EMC

When you insure your business with EMC, you receive the added value of our loss control services at no additional cost, no matter the size of your company. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

## Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks, including:

**Ergonomic Evaluations** to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

**Slip and Fall Prevention** to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

**Hazard Control Assessments** to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

**Injury Management Programs** to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

**Online Safety Training** to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress by using our easy-to-use online training system.

**Duty to Warn Service** to manage the entire duty to warn process for your customers. This comprehensive service includes everything propane dealers need for compliance, saving you valuable time and money.

Visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) to learn more and access our extensive collection of online safety resources.

## Manage Your Insurance

You manage all aspects of your business—and your insurance should be no different. With Commercial Policyholder Access on [emcins.com](http://emcins.com), you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

Visit [www.emcins.com/businessins](http://www.emcins.com/businessins) and select **Policyholder Access** to learn more about Commercial Policyholder Access or contact your insurance agent to request access.



# Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

## Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in each of our branch and service offices, ready to help when a claim arises.

### Easy Claim Reporting

Choose from four easy claim reporting options:

#### Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

#### Online

Log in to Commercial Policyholder Access on [emcins.com](http://emcins.com) and select **Report a Claim**.\*

#### Independent Agent

Contact your independent insurance agent.

#### EMC Branch Office

Contact the Des Moines Branch, 800-362-2227.

\*May not be available to all policyholders.



## Medical Management Services

EMC offers a full range of medical management services to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

**EMC OnCall Nurse** to prevent unnecessary costs and time away from work by having injured employees speak directly to a specially trained nurse 24/7.

**Medical Bill Review** to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries.

**Pharmacy Benefits Management** to facilitate fair pricing of medications related to employee injuries.

**Utilization Review** to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy.

**Case Management** to maintain ongoing communication between you, your employees and medical providers.

**Rehabilitation Services** to help create a smooth transition for employees to return to work and to increase the potential for an early return to work.



# Independent Agents, Local Expertise

When you work through your independent insurance agent, you get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 20 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,500 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

## *Count on EMC®*

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by A.M. Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.\*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

## Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

### EMC Insurance Companies

#### Des Moines Branch

700 Walnut Street, Suite 900

Des Moines, IA 50309

800-362-2227 • 515-280-2604

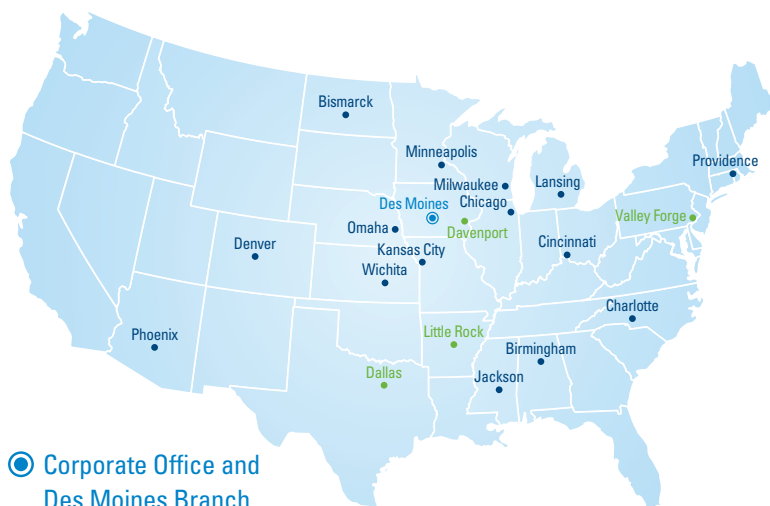
[www.emcins.com](http://www.emcins.com)



\*For the latest rating, visit [ambest.com](http://ambest.com).

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## EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices

