

ULSTER COUNTY LIBRARY ASSOCIATION

April 27, 2018

DIRECTORS PRESENT: Janet Dymond (Hurley), Margie Menard (Kingston), Kara Lustiber (West Hurley), Pam Stocking (Ellenville), Chrissy Lawlor (Olive Free), Katie Scott-Childress (Saugerties), Julie Kelsall-Dempsey (Highland), Christina Jennerich (Marlboro), Liz Potter (Phoenicia), John Giralico (New Paltz)

MHLS BOARD MEMBERS: Lynne Ridgeway, Stuart Auchincloss

GUEST: Brian MacGregor (Valley Group Insurance), John Lauffer (Utica National Insurance)

The meeting of the Ulster County Library Association was called to order by Margie Menard at 10:00am at the Olive Free Library.

Minutes: Julie Kelsall-Dempsey made a motion to approve the December meeting minutes, 2nd.
Approved.

Insurance Information: Brian Macgregor and John Lauffer made a presentation about insurance for libraries (attached).

Publicity: After a discussion, the group decided to sponsor a table at Taste of New Paltz (September 16, 9am setup, event goes until 5pm) and the Catskill Book Festival.

Library Aware: The Mid-Hudson Library System has decided not to continue with this subscription. The selection committee will investigate a county subscription.

Selection Committee: The committee will meet May 9th at 1pm at the Highland Library.

New Business:

Next UCLA Meeting changed to Friday, May 25th at the Hurley Library.

Margie Menard made a motion to adjourn, 2nd. Approved.

Kara Lustiber

Secretary



Protect your **Library** with Specialized Coverages

In addition to writing all lines of business, we cover modern libraries' specific needs whether they're suburban public libraries or special libraries, such as medical, law, research, or other collections.

Library Property Floater

- › Coverage for books, audio books, DVDs, electronic media, fine arts, and more
- › Simple valuation method establishes agreed values upfront
- › Coverage on premises, in transit, in bookmobiles, and in a borrower's care
- › Freezing or freeze-drying for preservation after a loss, which is critical for preserving rare volumes

Legal Liability Coverage (*similar to Directors & Officers*)

- › Broad protection for officers, trustees, and volunteers
- › Defense Coverage for suits seeking nonmonetary damages and/or injunctive relief (e.g., book censorship)

Crisis Events

- › Protection against the loss of income and unbudgeted expenses resulting from a crisis event
- › Includes loss of revenue, medical expenses, ambulance and emergency care, funeral expenses, and more

Cyber Suite

- › Adds Data Compromise Response Expense, Computer Attack, Cyber Extortion, Liability due to the loss of personally identifiable information, and Network Security Liability coverages

Identity Recovery

- › Available for head and assistant librarians

ADDITIONAL BENEFITS FOR YOU

- › **Risk management services and resources** to help minimize the chance of losses:
 - 200+ online training courses at no additional cost
 - Background checks
 - Safety supplies
- › **24/7/365 claims service that has earned us a 97% claims satisfaction rating***

Contact your independent agent for more information.

*2015 Claimant Satisfaction Survey



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LIBRARIES



We wrote the book on library protection. Our successful program offers optional specialty coverages to meet the needs of any library.

Coverage Description	Limits
Library Protector Endorsement 8-E-2155 (\$225 for the first location and \$25 for each additional location)	
Accounts Receivable	\$25,000
Arson or Vandalism Reward (not available in all states)	Up to \$7,500
Business Income and Extra Expense Actual Loss Sustained	\$25,000
Business Personal Property at Newly Acquired Locations	\$500,000
Theft of Money and Securities — On Premises	\$15,000
Theft of Money and Securities — Off Premises	\$5,000
Employee Dishonesty or Employee Theft*	\$25,000
Forgery or Alteration	\$25,000
Data Processing Coverage	
Data Processing Equipment	\$100,000
Data, Media and Computer Programs	\$10,000
Extra Expense	\$10,000
Debris Removal	\$25,000
Fire Department After Loss Donation (not available in all states)	\$500
Fire Department Service Charge	\$5,000
Fire Protection Device Recharge	\$5,000
Glass (applies in states where this is not part of the property form)	Part of Applicable Building Limit
Lock Replacement	\$1,000
Newly Acquired or Constructed Buildings	\$1,000,000
Outdoor Property	
Fences	\$10,000
Trees, Shrubs or Plants \$500 per plant/\$15,000 total	\$1,000,000
Ordinance or Law Coverage	
Loss to Undamaged Portion of Insured Building	Per Commercial Property Declarations
Demolition Cost \$100,000	\$100,000
Increased Cost of Construction \$100,000	\$100,000
Personal Effects and Property of Others	\$2,500 per person/\$10,000 each premises
Signs	\$25,000
Library Amendatory Endorsement 8-E-1525	
Outdoor Signs	\$3,000
Outdoor Trees, Shrubs or Plants	\$500 per plant/\$5,000 total
Property of Others on exhibit or displayed at described premises	\$5,000
Valuable Papers and Records Cost of Research	\$3,000

* Public Employee Dishonesty or Government Crime Coverage applies to Public Libraries.
Deductibles follow what is specified in the policy.

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group.
No coverage is provided by this summary. Coverage availability, terms and conditions, are dictated by the policy
and may vary by state. For questions on coverages, contact your independent agent.



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Are you covered for allegations of discrimination and harassment by employees, customers and vendors?

**Employment Practices Liability Coverage offered
by the companies of the Utica National Insurance
Group can help.**

- **Our Employment Practices Liability includes options to help you protect your organization** from claims of discrimination, harassment, wrongful termination, failure to pay overtime and other accusations by employees, customers, service providers, suppliers and vendors.
- **Our policyholders can take advantage of *no-cost* streaming video and online courses** for employees and supervisors on preventing discrimination and harassment, helping you to save on training and minimizing the chances your operation will be unjustly accused.

Employment Practices Liability Insurance from Utica National can help protect the reputation you've worked so hard to build up.

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Don't Let a **Cyber Attack** Take Down Your Organization

You have a lot of information at risk: email addresses, Social Security numbers, credit card numbers and more. A cyber or paper breach can cripple an organization — and lead to regulatory sanctions, civil litigation, a damaged reputation, lost customers and even the loss of your livelihood.

Protect your operation's assets

Cybersurance™ helps you before, during and after a cyber or paper breach. Our partner, Identity Theft 911, a leading data breach consulting and management firm, helps you assess a breach's severity, assists with notifications, and helps you protect affected customers, employees and more.

Data breach services available through Identity Theft 911 include:

- Incident response planning
- Regulatory compliance
- Damage assessment
- Mandatory breach notification
- Remediation and resolution services
- Computer forensics
- Crisis public relations
- Fraud and public-records monitoring services

Three cyber coverages in one endorsement

Security Breach Liability covers you for damages resulting from the inability or failure of your technical or physical security measures to prevent unauthorized access to, or use of, your computer system.

Privacy Breach Liability covers your legal liability for damages due to theft or loss of personally identifiable information, or your failure to comply with your operation's privacy policy.

Breach Notice Response Services covers breach notice and forensic expenses, notice fulfillment services and credit-monitoring services to comply with breach notice laws.

Premiums start at \$179 a year. For more information, contact your Utica National agent.

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**ARE
YOU
READY?**

A COVERAGE THAT HELPS YOU THROUGH A CRISIS

Direct threats to people and property, as well as tragedies that occur on your premises, call for extra measures to address first aid, medical care, counseling needs, extra security, dealing with the media and loss of revenue.

Utica National's Crisis Event Expense Coverage can help. This coverage helps you to recover from situations like:

- **15 restaurant customers come down with a food-borne illness traced back to food served at the restaurant. The Health Department begins investigating.** Crisis Event Expense coverage pays for loss of restaurant revenue and medical services.
- **A customer is struck by a hit-and-run driver on your property. Police and EMS are called.** Crisis Event Expense coverage pays for first aid, emergency care, ambulance and medical services.
- **An intruder sets off a bomb, hurting customers.** Crisis Event Expense coverage pays for first aid, ambulance, medical, surgical, prosthetic devices, funeral expenses, and a \$5,000 death benefit for students. Security, public relations and additional transportation costs to move students out of danger are also covered.

Affordably priced, this coverage can help you through the tough times. Contact your Utica National insurance agent for more details.

Utica
National's job
is to help you
feel secure, even
during a crisis
situation.

This is only a summary of coverages available through Utica National's commercial programs. No coverages are offered through this flyer. In the event of a difference between the information presented here and the coverages offered in the policy, the terms and conditions of the policy shall prevail. For complete information, refer to the policy or consult with your professional independent insurance agent. Coverage availability may vary by state.



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Important Contact and Policy Management Information

We appreciate your business and want to make sure we are there when you need us. Here is important contact information you'll want to keep readily available.

➤ **REPORT CLAIMS IMMEDIATELY BY CALLING: 1-800-216-1420** **We are here to take your claim 24/7/365.**

For all claims-related correspondence, please send to:

Email: claimsnewreport@uticanational.com or

Fax: 1-888-538-2018

Mail: Utica National Insurance Group Claims, P.O. Box 5310, Binghamton, NY 13902-9955

➤ **PAYMENTS TO UTICA NATIONAL**

Questions: 1-800-598-8422

Pay online via uticanational.com/customercare

Mobile app: Download the Mobile AdvantEDGE app at
uticanational.com/mobileapp
and make a payment from your cell phone

Xpress Pay: Make a one-time online payment

Pay over the phone: 1-800-598-8422 (\$10 charge applies)

Via U.S. mail: Utica National Insurance Group
Credit & Collections Dept.
P.O. Box 6532
Utica, NY 13504-6532

➤ **SAFETY SERVICES**

Safety advice: 1-800-274-1914 extension 2442

Boiler inspection: 1-866-594-1257

Website resources: www.uticanational.com/SafetySolutions

Access to safety and compliance videos and courses:

Sign into: uticanational.com/SafetySolutions

➤ **QUESTIONS OR COVERAGE CHANGES**

Call your Utica National agent.

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and click **Register Here**
- 2)** Enter your policy or account number
and your ZIP code to start the
registration process. Once registration
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