

The Smart Choice for Water Well Drillers



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 water well drilling operation. We offer a full range of commercial insurance products 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 Coverages Tailored to Your Needs

You can get the important coverage you need from EMC, including:

Essential Property Coverage for buildings, your business's personal property and the personal property of others.

Liability Coverage to protect your business from liability exposures, including premises and operations, product liability and completed operations.

Comprehensive Business Auto Coverage protects the commercial vehicles driven by your employees.

Umbrella Coverage provides your business with additional security in the event of a catastrophic liability claim.

Workers' Compensation Insurance covers medical expenses and compensation for lost wages of workers who are injured on the job (available in select states).

Key Coverages for Your Business

Property and Inland Marine

- Down-the-hole coverage
- Flow breakout coverage
- Employees' tools
- Accounts receivable
- Water/Sewer backup
- Employee dishonesty
- Property in transit
- Money and securities
- Pollutant cleanup and removal
- Valuable papers and records

Liability

- Blanket additional insured
- Bodily injury: includes mental anguish
- Extended property damage for property in your care, custody or control
- Fellow employee
- Supplementary payments: bail bonds/loss earnings
- Blanket waiver of subrogation

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/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 on the back page and at www.emcins.com.

Commercial Auto

- Towing and labor
- Temporary transportation expense
- Waiver of deductible for glass breakage
- Airbag accidental discharge
- Auto loan/lease coverage
- Blanket additional insured
- Autos rented or hired by employees
- Rental reimbursement
- Blanket waiver of subrogation
- Audio, video and data electronic equipment

Read about more coverages on the next page.

We Offer You More Coverage Options

Flow Breakout Containment Coverage

Flow breakout containment cost coverage can be added to the water well drillers policy to cover the costs incurred to contain a flow breakout, including materials, services and labor.

Limited Pollution Coverage

Water well drillers limited pollution coverage can be added to your policy, protecting your business from financial damages caused by pollution at water well drilling work sites. This optional coverage is available at various coverage limits, up to \$1 million.

How Limited Pollution Coverage Protects Your Operation

You bring portable storage tanks to a water well drilling job site that contains diesel fuel and oil for your equipment. Due to a leak in the tank, diesel fuel and oil spill into the ground. This endorsement is designed to cover the associated cleanup costs, as well as any resulting bodily injury or property damage.

CyberSolutions

CyberSolutions provides the robust protection you need to respond to and recover from a data breach or cyber attack. The policy provides coverage for the costs associated with computer software restoration, data recovery, third-party liability protection, response efforts, defense and liability, and identity recovery for key individuals within your organization.

What CyberSolutions Coverage Can Do

CyberSolutions would have provided the support and protection these companies needed to respond to the following situations:

A burglar stole a laptop from a contractor's vehicle with data on clients, including Social Security numbers. Clients had to place a fraud alert with credit bureaus and monitor their credit reports.

A virus infected the computer system of a drilling operation and stopped it from functioning properly, resulting in loss of income.

A PC was hacked by a disgruntled former employee of a water well drilling company, causing software programs to crash and data to disappear. The company had to hire an outside IT firm to recover data and a public relations firm to explain the incident to customers.

Detailed information on CyberSolutions coverage can be found on www.emcins.com/businessins/cybersolutions. Talk with your independent insurance agent to determine the right coverage for your operations.

These hypothetical examples are provided for illustrative purposes only. They are not intended as predictions of coverage for a claim. The terms and conditions of your insurance policy, including exclusions, in conjunction with state and federal laws, establish coverage. It is important to check your insurance policy for the specific risks that are covered.

Employment Practices Liability

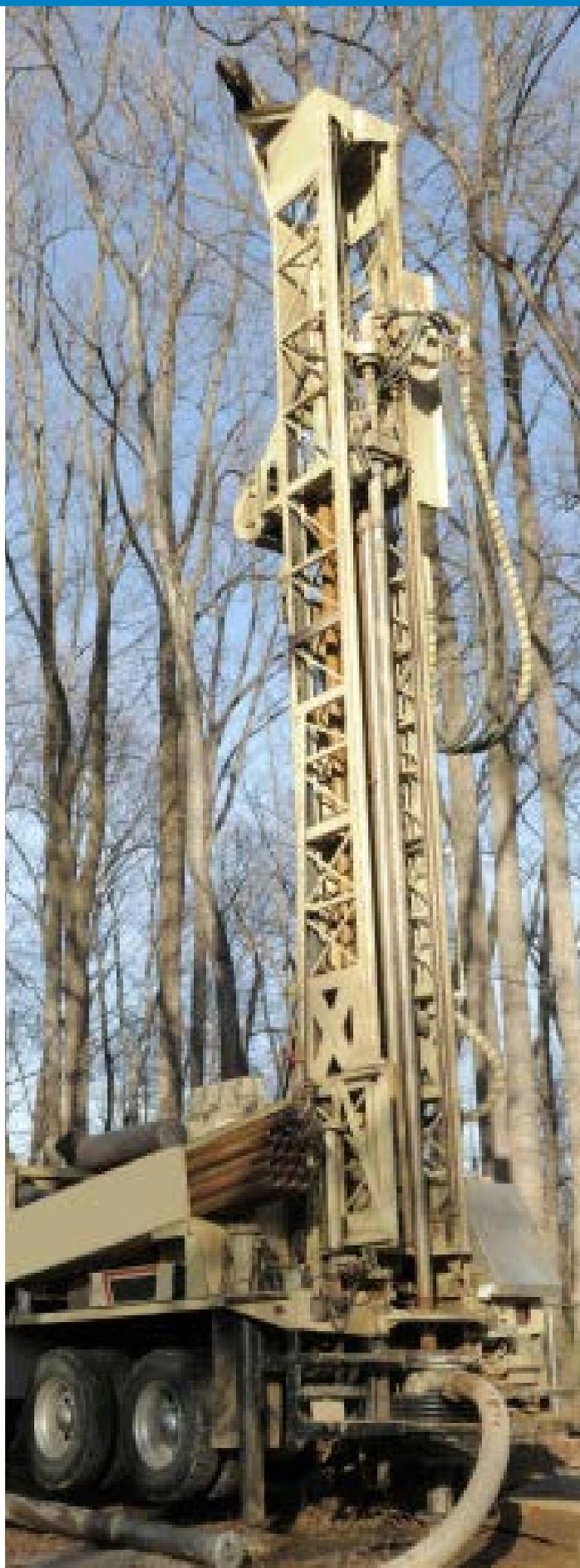
Employment practices liability coverage, available by endorsement from EMC, pays for the liability damages and defense costs due to employment discrimination, wrongful termination or harassment charges brought by full-time, part-time, temporary or seasonal employees.

Here are some examples of when you might need employment practices liability coverage:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based on age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act

When Employment Practices Liability Coverage Can Help

A water well drilling operation owner was sued by a long-time elderly employee for wrongful termination. The employer had to move the employee to other positions in order to accommodate the employee's failing dexterity due to arthritis. The employee continued to have performance issues and was let go after several warnings. The suit was dismissed nine months later, but cost the employer \$25,000 in defense costs.



Get More Out of Your Insurance With EMC

When you insure your business with EMC, you receive the added value of our free loss control services, 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 work site 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 Management System.

To learn more and access our extensive collection of online safety resources, visit www.emcins.com/losscontrol.

Manage Your Insurance

You manage all aspects of your business—and your insurance should be no different. With Commercial Policyholder Access on www.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 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 www.emcins.com and select **Report a Claim**.*

Independent Agent

Contact your independent insurance agent.

Branch Office

Contact your local EMC branch office.

Medical Management Services

EMC offers a complete range of free 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 include:

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.

*May not be available to all policyholders.

Independent Agents, Local Expertise

When you work through your independent insurance agent, you can 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 2,100 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/casualty organizations in the United States and is one of the largest property/casualty companies 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 their 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.

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EMC Office Locations



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



*The A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations using a rating scale of A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F, S.

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