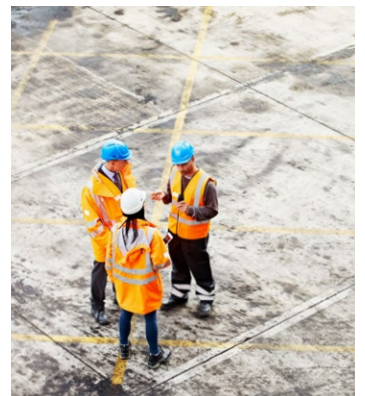




365 WORKPLACE SAFETY

AGENT SALES GUIDE



simple solutions
for complex times®

HOW IT WORKS

United Fire Group (UFG) is the endorsed property and casualty (P&C) carrier for the 365 Workplace Safety Association (365WS). In addition to having access to UFG's comprehensive services and coverages, your customers are also eligible for the opportunity to earn a safety group dividend (excluding workers compensation and commercial umbrella).

This association is for prospective or existing customers who could benefit from:

- Online safety and educational material
- Access to training videos
- Comprehensive, tailored insurance coverage from an trustworthy carrier and
- The opportunity to earn a safety group dividend on eligible lines

365WS is a non-profit association whose purpose is to provide time-saving, online risk management resources for subcontractors. Association members who are committed to safety and qualify for coverage through UFG can participate in the 365WS safety group dividend plan. All accounts will be underwritten on their own merit to ensure quality business is added to the program, which allows us to protect the integrity of the safety group dividend.

ELIGIBILITY

All active members of 365WS are eligible to be considered for our program. Coverage may be afforded for all lines of business; however, workers compensation and commercial umbrella are not included in this insurance program and do not qualify for the safety group dividend opportunity. The opportunity to participate in the UFG-365WS insurance program is available to policyholders located in Texas.

Examples of the types of risks that may be acceptable for the 365WS/UFG insurance program and eligible for the safety group dividend are (but are not limited to):

- | | |
|--------------------------|-------------------------------------|
| Commercial Plumbing | Flooring Contractors |
| Commercial Roofing | Heating and Air Conditioning (HVAC) |
| Concrete Construction | Landscape Contractors |
| Concrete Flat Work | Masonry, Stone Setting |
| Drywall or Wallboard | Painting and Paperhanging |
| Electrical Apparatus | Refrigeration Systems |
| Electrical Work | Sheet Metal Work |
| Excavation and Site Prep | Steel Building Erection |
| Fencing Contractors | Tile, Stone, Marble, Terrazzo Work |

Not eligible for the program:

- | | |
|----------------------------|----------------------------|
| Crane Operations | Mix-In-Transit Concrete |
| EFIS Work | Street & Road Construction |
| Energy Related Contractors | Tract Home Work |
| Foundation Work | Water & Sewer Main Work |

Eligible agents

Any licensed UFG agent has access to this program.

SALES TIPS



PROD-2351, a consumer sales flyer, is available online at ufgmarketingsolutions.com.

1. **Rewarding safe construction:** 365WS Association members promote safety in their work environments. These members can be rewarded for their safe practices with the 365WS/UFG insurance program and the opportunity to earn a safety group dividend.
2. **Working hard to create a safety culture:** This customizable insurance program with UFG is the return on the investment contractors receive for ensuring the safety of their business. Each account is reviewed on its own merit, which allows us to protect the integrity of the safety group dividend.
3. **Providing professional service for professionals:** With UFG's more than 70 year history, we are experienced with insuring the complex needs of the construction industry. Association members insured with UFG will receive our quality customer service and convenience at no extra cost—and never more than a phone call or click away. UFG's network of Texas-based adjusters, loss control representatives and agents can help 365WS Association members at any step in the insurance process.
4. **Customized products and coverages:** Products and coverages available to 365WS members through UFG have been specifically designed for safety-conscious professionals, including fully customizable policies for certain construction jobs. As an UFG agent, you can work with your insureds to make sure they have the coverage they need. In addition, being part of this group gives members an exclusive benefit—the opportunity to earn a safety group dividend.
5. **UFG's proven trustworthiness and reliability:** In 2016, UFG was named one of "America's 50 Most Trustworthy Financial Companies" by *Forbes* for the third consecutive year. Also in 2016, UFG was named a Five-Star Carrier by *Insurance Business America* and one of Sandler O'Neill's 2016 Insurance Premium Players. In 2015, we were a recipient of the Iowa Better Business Bureau Integrity Award.

AVAILABLE COVERAGES

The following coverages and forms for your subcontractor are available subject to individual risk underwriting:

- Most ISO additional insured forms, including upstream owners
- OCIP gap protection
- Per location and per project aggregate limits
- Primary and non-contributory additional insured
- Blanket waiver of subrogation
- Contractors pollution coverage
- Inland marine
 - Builders' risk
 - Installation floaters
 - Contractors' equipment

Although not included in the safety group dividend plan, UFG also offers your customer coverage for:

- Commercial umbrella
- Workers compensation

DIVIDEND INFORMATION

- The UFG board of directors adopts a resolution to declare a dividend for the 365 Workplace Safety Association, which provides for payment of dividends to policyholders based on underwriting and loss ratio criteria.
- Dividends are computed six months after the expiration of the annual period (calendar year). This assures that we will be able to assign accurate reserves on all open claims.
- Payment is based on a pre-determined dividend schedule.
- The dividend percentage is then applied to the annual period earned premium for each policy and produces a dividend amount.
- Dividend checks are distributed to the writing agent to give to the insured.

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

HOW TO HANDLE NEW APPLICATIONS

To receive a quote on a current 365WS member, simply let your underwriter know the risk you are submitting is a member. We will be able to confirm their membership, so no additional information will be necessary.

If your client is not a current member, but is interested in membership with 365WS, please inform your underwriter of their interest in this program. We will underwrite and qualify the risk for the 365WS program. Please note that if the customer does not join the association within 60 days of their effective date, we will remove that account from inclusion in the program.

HOW TO MOVE EXISTING UFG ACCOUNTS

Prior to the expiration date of the policy, let your underwriter know the insured is a member of 365WS. The underwriter will review the file and determine if they are a good fit for the program. If not currently a member, we can still renew qualified accounts into the program, provided they intend to join the association. If the customer does not join the association within 60 days of their effective date, we will remove that account from inclusion in the program.

HOW TO JOIN THE 365WS WORKPLACE SAFETY ASSOCIATION

Prospective members can join Online at the 365WS website, or by submitting a paper application to the association. A copy of the application can be found in the Agent Portal of the www.365workplaesafety.com The agent password is UFG_2018



UNITED FIRE GROUP, INC.

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*If there are any discrepancies between this sales guide and the actual policy, the provisions of the policy shall prevail.
Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.*