



Wall-to-Wall Coverage for Your Business

"FCICA, the Flooring Contractors Association, is pleased to partner with Federated Mutual Insurance Company. Federated is committed to protecting flooring industry business owners, their employees, and their bottom line by providing insurance coverage and risk management solutions to keep your investments safe."

> Catherine Church Executive Director, FCICA

At Federated Insurance, it's our business to protect yours. You deserve insurance protection as unique as your business — from a provider that offers a personal relationship, not just a policy.

Let us put our more than 115 years of experience to work for you! Federated Insurance is proud to be the exclusively recommended insurance provider of FCICA, the Flooring Contractors Association. We're ready to provide FCICA members with quality coverages customized to each business. As Federated clients, FCICA members will be served by knowledgeable, local marketing representatives, professional risk management consultants, and dedicated claims professionals.

Much like FCICA, industry analysts like A.M. Best[®] and Ward Group[®] have given Federated Insurance high marks for financial strength. You can rest assured that, should a covered loss occur, Federated will fulfill its promise to your business.





Customizable Coverages for Your Business

Federated Insurance offers an array of insurance coverages that provide quality protection for your unique needs. Our lines of coverage include property and casualty, life and disability income, and workers compensation. Clients also have access to a network of independent, specialized estate planning attorneys to help with business continuation and estate planning needs.

Our **Contractor Shield**[®] includes coverages tailored for premier commercial flooring contractors like you, and reflects the unique needs of your business.

The Federated Value Difference®

Highly Trained, Local Marketing Representatives

Face-to-face, eye-to-eye, Federated's marketing representatives build personal relationships unrivaled in the insurance industry while conducting a set of annual Major Client Service Standards.

Major Client Service Standards

Risk Control ReviewSM — A two-part process:

- #1 A review of your loss trends and identification of the hazards impacting your business.
- #2 Development of a tailored loss-prevention program and cost containment strategy.

Financial Protection ReviewSM — a review of your financial protection needs, including business and personal life insurance, retirement funding, estate planning, and business continuation strategies.

Annual Client ReviewSM — an annual review of coverages and changes affecting your insurance needs.

Client Continuation PlanSM— the process of delivering the renewal and confirming Federated's commitment to your insurance protection.

On-site Risk Management Services

Looking for on-site help? Our highly trained risk consultants can help implement tailored risk management programs, facilitate employee training meetings, and model how to identify and control loss exposures.

Risk Management Resource Center

Want to discuss some risk management ideas for your business? As a Federated client, you have access to remote consultation via our Risk Management Resource Center on topics that include risk management programs and employee training support. These risk management professionals can also offer suggestions on how to identify and control loss exposures for your business and are just a call away: 1-888-333-4949.

mySHIELD[®]

Like to work on your own schedule? mySHIELD is a personalized online destination for risk management resources. Browse through our online catalog of risk management materials, sample policies, sample safety checklists, employee training, drug testing resources, disaster planning, and more. Log in at federated insurance.com.

Claims Service

Fast, fair claims service is provided by our highly trained adjusters, appraisers, and rehabilitation specialists.

This brochure is for general information only and should not be considered legal advice or any offer of insurance. Coverage will be determined solely by your individual policy terms. Some of the services referenced herein are provided by third parties wholly independent of Federated. Federated provides its clients with access to these services with the understanding that neither Federated nor its employees provide legal or other expert advice. The information herein is accurate as of September 2020 and is subject to change. Seek qualified counsel regarding questions specific to your circumstances.







It's Our Business to Protect Yours

Federated Mutual Insurance Company • Federated Service Insurance Company* Federated Life Insurance Company • Federated Reserve Insurance Company* • Granite Re, Inc.** *Not licensed in all states * Granite Re, Inc. conducts business in California as Granite Surety Insurance Company.

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