



Financial Strength

Acadia is a subsidiary of W.R. Berkley Corporation, one of the largest property and casualty insurance groups in the United States. This financial backing, along with a rating of A+ (Superior) by A.M. Best, ensures you of Acadia's stability and long-term commitment to providing insurance protection to New England businesses.

Building Materials and Wood Products Program



Acadia Insurance®

Acadia Insurance Companies

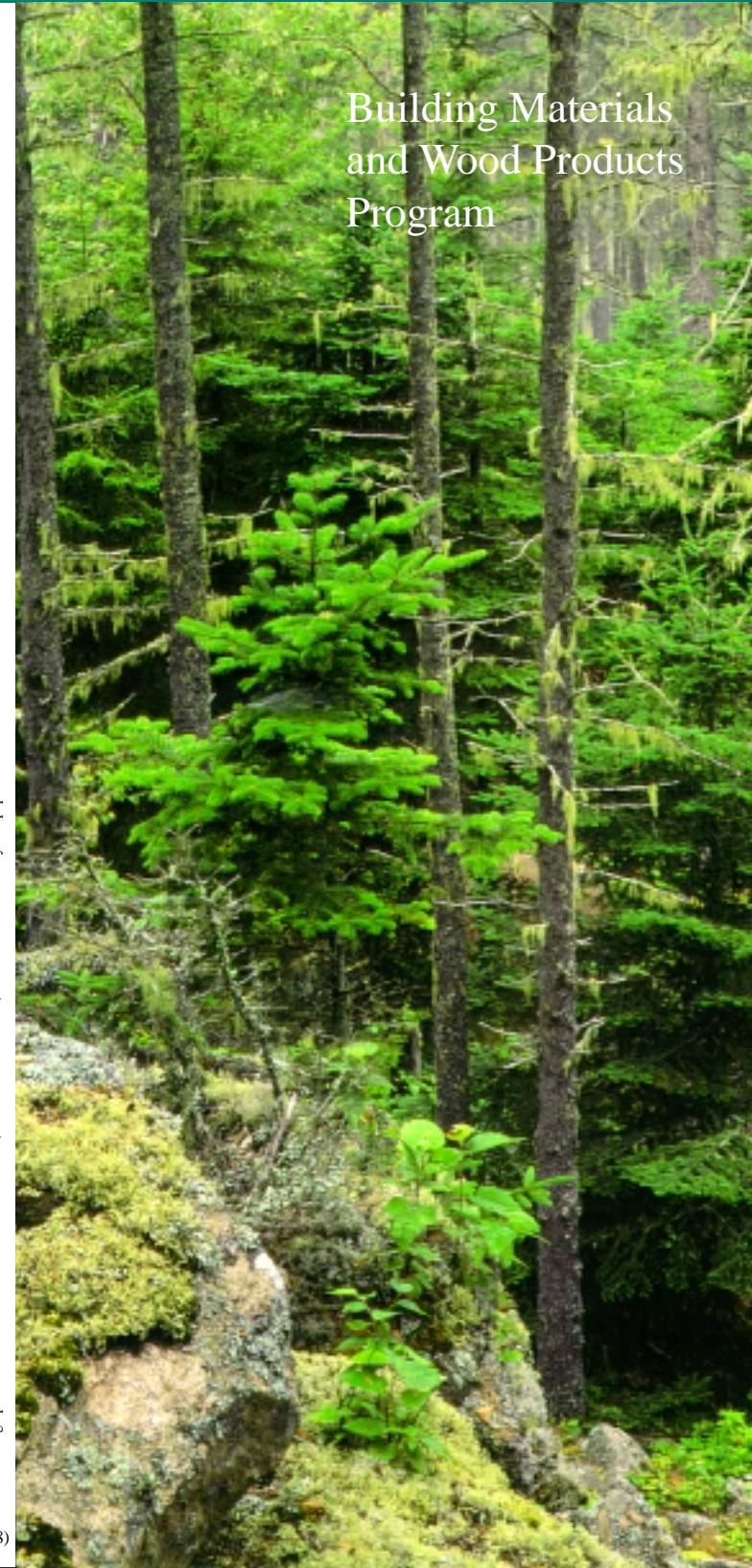
One Acadia Commons P.O. Box 9010
Westbrook, Maine 04098-5010

23 Commerce Drive
Bedford, New Hampshire 03110-6835

290 Donald J. Lynch Blvd. P.O. Box 9168
Marlborough, Massachusetts 01752

1775 Williston Road P.O. Box 9500
South Burlington, Vermont 05407-9500

A member of the W.R. Berkley Corporation



Building Materials and Wood Products Program

The Acadia Advantage

Specialized Protection

The Acadia Building Materials and Wood Products Program provides comprehensive insurance coverage to meet the unique needs of your business. Designed by people who understand the special needs of the Building Materials and Wood Products industry, this program combines all of your insurance needs into one competitively priced package, giving you peace of mind. That means you can spend time doing what's important – running your business.

Dedicated Resources

Realizing that your insurance needs are different from other industries, Acadia's Building Materials and Wood Products Specialist is dedicated to understanding your business. We work closely with industry associations and customers like you to improve our ability to provide superior products and services to the Building Materials and Wood Products market. Dedicated resources allow our agents to offer you the knowledge and experience to meet the changing needs of your business.

Loss Control

Acadia is committed to offering you a practical approach to your insurance program. With one of the largest, most experienced Loss Control staffs in New England, we provide highly qualified, local support to your loss control efforts. We can assist you with risk management practices, effective safety programs, First Aid and CPR training or retraining, and Defensive Driver training for the drivers of your heavy trucks. These and many other programs are available to you as an Acadia customer.

Claims Service

Acadia's claim department can be accessed 24 hours a day, 7 days a week. Claims faxed to Acadia during regular business hours will be responded to within **one hour** of receipt.

Staff claim adjusters help to ensure that claims are settled fairly and promptly. This is just another advantage of having a local insurance company.

Coverage You Can Count On

Manufactured Stock Valuation and Profits or Commissions for Retailers.

Upon opening your Retail business operations on Monday morning, you discover that a burst water pipe has caused \$100,000 of damage to your inventory.

Standard insurance programs only pay for the damage to your inventory at your cost. Acadia's program pays not only for damage but can also cover your loss of profits which could increase your recovery after a loss by thousands of dollars.

Fire Protection Recharge

You suffer a small fire loss within your building, causing the fire system to discharge. The service company charges you \$3,000 to recharge your fire protection system.

Acadia's coverage provides up to \$10,000 for fire protection recharge, where standard insurance programs provide no coverage for this type of loss.

Monies & Securities

At close of business you lock up \$4,500 in receipts. During the night, someone breaks into your building and steals the lock box.

Standard insurance programs normally don't automatically include coverage for monies and securities. With Acadia, you have on premises coverage for monies and securities for up to \$10,000 and \$5,000 in coverage off premises.

Business Interruption, Off-Premises Services

A vendor that supplies a custom component for a product you manufacture suffers a covered loss, resulting in an interruption of supplies to you. You suffer a loss of production and sales until you can obtain supplies from another vendor.

With standard insurance policies there is no coverage for your loss of income. Acadia's Building Materials and Wood Products Program automatically covers you up to \$10,000 for this type of loss.

These are just a few examples of unique coverages available through Acadia's Building Materials and Wood Products Program. For a complete review of the program call any Acadia agent.

Service and Value

Acadia has built its reputation on providing customized service through a team approach. Pulling together experts from many disciplines, such as claims, loss control, customer service, underwriting, and our industry specialist, we can focus on customers' needs. This kind of customer focus brings you a comprehensive insurance package with many optional expansions of coverage available.

- Workers' Compensation
 - Acadia's exclusive reduced rates for selected job positions
- Automobile
 - Special pricing for spare trailers
 - Coverage for gap between the actual value of the vehicle and the value of the lease
 - Rental reimbursement
 - Expanded operating radius with no increase in rates
 - Lay up credit for seasonal vehicles
- Employment Practices Liability
 - Coverage for lawsuits and claims for discrimination, sexual harassment, and wrongful termination
- Boiler & Machinery
 - Sudden and accidental breakdown of production machinery
 - Business interruption

When you choose Acadia for your insurance program, you choose a team of experts focused on your business. Customized service means broader coverages at competitive prices for the Building Materials and Wood Products industry. You can rely on Acadia for better protection, greater value, and peace of mind.

* Coverages may not be available in all states. Check with your Acadia agent.

The examples shown are for illustrative purposes only. Please refer to the actual policies for specific terms and conditions.