



Established 1887

SECURITY FOR THOSE WE SERVE

WE'RE IN THIS TOGETHER.

At Security Mutual Insurance, decisions are always based on what's right for you because mutuals serve policyholders, not shareholders.

Having earned the A.M. Best Financial Strength Rating of A- EXCELLENT, Security Mutual Insurance has the financial strength to fulfill its financial obligation to the policyholder for a covered loss — should the unexpected happen.



With a direct line to Security Mutual Insurance, your independent agent responds quickly to your concerns, questions and claims should the need arise.

Security Mutual Insurance
Ithaca, New York
www.securitymutual.com

SHARED PURPOSE. MUTUAL VALUES.™



The Security Mutual Insurance Homeowners Program provides coverage for owner-occupied homes that may not qualify for the ULTRASecurity Homeowners Program.

PERFECT FOR

- Owner-occupied Homes, with up to four units
- Seasonal/secondary Homes
- Tenants
- Log Homes
- Owner-occupied Condominiums
- Homes with a flat roof
- Homes with Bed and Breakfast, up to four rooms
- Builder's Risk, completed and owner-occupied within six months
- Double-wide Manufactured Homes on a continuous masonry foundation. *Continuous masonry foundation: an uninterrupted wall of masonry-cinder or cement block extending from below grade level up to the building, enclosing the base of the manufactured home.*
- Homes rented for up to three months per year
- Homes with Day Care, up to three children
- Homes that are attached, town houses

Homes without central heat or built on piers: broadest coverage available is an ML-1R form
Attached homes with flat roof: broadest coverage available is an ML-2 form

INELIGIBLE RISKS

- Homes, that have experienced inside water damage within the past three years
- Homes, with siding containing asbestos
- Homes, with trampolines
- Homes, with underground fuel oil tanks
- Homes, with risky dogs, see Risky Dogs list

COST-SAVING CREDITS

- Alarm Credit saves up to 10%
- Dead Bolt Door Lock saves \$2
- Deductibles up to \$10,000
- Hurricane Resistant Glass saves 3%
- New Home Discount saves up to 10%
- Nonsmoker Credit saves 10%
- Renewal Credit saves 5%
- Storm/Hurricane Shutters saves 3%
- Superior Home Credit saves 10% if home qualifies, not available on double-wide manufactured homes or with the ML-1R form

OPTIONAL COVERAGES AVAILABLE

- Added Water Damage
- Additional Household Member
- Additional Residence Occupied by Insured
- Additional Residence Rented to Others, on premises
- Assisted Living Care Facility Resident
- Boats
- Computers
- Earthquake
- Farmers Comprehensive Personal Liability
- Golf Cart Liability
- Incidental Office Occupancy
- Increased Limits on Private Structures
- Inflation Guard, not available on double-wide manufactured homes
- Jewelry, Silverware, Furs, and other schedules of Personal Property
- Loss Assessment Coverage
- Homeowners Increased Coverage ML-147
- Homeowners Extra Coverage ML-148
- Homeowners Plus Coverage ML-150, ML-150A
- Personal Injury
- Related Private Structures away from Premises
- Rental of Residence Surcharge
- Replacement Cost on Contents, not available with the ML-1R form
- Residence Special Loss Settlement Endorsement
- Siding and/or Roofing Matching
- Theft of Building Materials
- Underground Utility Line Endorsement

Member of the National Association of Mutual Insurance Companies

The information contained in this brochure is a brief description of options available from Security Mutual Insurance Company. In the event of a covered loss, the policy that is in force at the time of the loss applies. All submissions are subject to completion of our underwriting process including, but not limited to, review of: a properly signed and completed application, inspection and other underwriting resource material. If there is a conflict between the coverage statements within a proposal and the actual insurance policy, the policy provisions will apply.

COVERED CAUSES OF LOSS / HOMEOWNERS

	Basic Form ML-1R	Broad Form ML-2	ML-3 Home	Special Form ML-3 Contents	ML-5
Fire or Lightning	•	•	•	•	•
Windstorm	•	•	•	•	•
Hail	•	•	•	•	•
Smoke	•	•	•	•	•
Explosion	•	•	•	•	•
Riot or Civil Commotion	•	•	•	•	•
Aircraft	•	•	•	•	•
Vandalism or Malicious Mischief	•	•	•	•	•
Theft	•	•	•	•	•
Glass Breakage	•	•	•	•	•
Personal Legal Liability	•	•	•	•	•
Vehicles		•	•	•	•
Glass Breakage, no dollar limit		•	•	•	•
Falling Objects		•	•	•	•
Weight of Ice or Snow		•	•	•	•
Collapse of Building(s)		•	•	•	•
Sudden and Accidental Tearing Apart, Burning or Bulging of a Heating, Air-Conditioning System or Water Heater		•	•	•	•
Sudden Water Escape from Plumbing, Heating or Air-Conditioning System or domestic Appliances		•	•	•	•
Damage from Freezing of Plumbing, Heating or Air-Conditioning System or domestic Appliances		•	•	•	•
Sudden and Accidental Injury from artificially generated Electrical Currents to electrical appliances, devices, fixtures, and wiring; except tubes transistors and similar electronic components		•	•	•	•
All other Covered Causes of Loss, except for specifically excluded			•		•

Equipment Breakdown, is standard on all new policies.

Identity Theft, is standard on all new, primary home policies.

Special Form ML-3: Your Home and related Private Structures are insured for risks of direct physical loss unless specifically excluded. Contents (Personal Property) are insured for the Broad Form named Covered Losses.

Special Form ML-5: Your Home, related Private Structures, and Contents (Personal Property) are insured for risks of direct physical loss unless specifically excluded. ML-5 includes Replacement Cost Coverage on Contents.

The ML-4 Form: Provides Broad Form/named perils on contents for renters.

Forms that end with T (ML-1T, ML-2T, ML-3T, ML-4T, and ML-5T) do not include off-premises theft coverage. Discuss how to add this coverage with your agent. Applicable to homes located in zone 3-10.

HOMEOWNERS INCREASED, EXTRA, and PLUS COVERAGES

	Form ML-147	Form ML-148	Form ML-150A	Form ML-150
Higher Limits on Certain Property	•	•	•	•
Refrigerated Food Products Coverage \$500	•	•	•	•
Additional Liability \$100,000		•		•
Additional Medical Payments Coverage \$1,000		•	•	•
Damage to Property of Others Coverage increased by \$500		•	•	•
Personal Injury Coverage		•	•	•
Water Back-up \$2,500			•	•

The broadest coverage available on a Seasonal/secondary Home is the ML-147 form



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