

# SECURITY MUTUAL INSURANCE



Established 1887

## **PERFECT FOR:**

Owner-occupied dwelling with up to FOUR units

Seasonal/secondary dwellings

Log Homes

Tenants

Owner-occupied Condominium

Modular homes on a permanent foundation

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 without central heat or built on piers: broadest coverage available is an ML-1R form, see page two

Attached homes with flat roof: broadest coverage available is an ML-2 form, see page two

## **COST-SAVING CREDITS:**

Deductibles of up to \$10,000

Renewal credit to save 5%

New Home discounts to save up to 10%

Alarm credits to save up to 10%

Nonsmokers credit to save 10%

Hurricane Resistant Glass 3%

Storm/Hurricane Shutters 3%

Dead Bolt Door Lock \$2

Superior home credit to save 10% if the home qualifies (not available on double-wides)

## **OPTIONAL COVERAGES AVAILABLE:**

Added Water Damage

Additional Household Member

Assisted Living Care Facility Resident

Boats

Computers

Earthquake

Farmers Comprehensive Personal Liability

Golf Cart Liability

Increased Limits on Private Structures

Inflation Guard (not available on double-wides)

Jewelry, Silverware, Furs, and other schedules of personal property

Personal Injury

Replacement Cost on Contents (not available with the ML-1R form)

Residence Special Loss Settlement Endorsement

Siding and/or Roofing Matching

Underground Utility Line Endorsement

Equipment Breakdown is standard on all new policies

Identity Theft is standard on all new primary home policies

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[www.securitymutual.com](http://www.securitymutual.com)

**Security For Those We Serve**

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<u>FORMS</u>	Basic	Broad	Special		
	ML-1R	ML-2	ML-3 Home	ML-3 Contents	ML-5
<b>PERILS</b>					
Fire, Lightning	X	X	X	X	X
Windstorm	X	X	X	X	X
Hail	X	X	X	X	X
Smoke	X	X	X	X	X
Explosion	X	X	X	X	X
Riot, Civil Commotion	X	X	X	X	X
Aircraft	X	X	X	X	X
Vandalism, Malicious Mischief	X	X	X	X	X
Theft	X	X	X	X	X
Glass Breakage	X	X	X	X	X
Personal Legal Liability	X	X	X	X	X
Vehicles		X	X	X	X
Glass Breakage, no dollar limit		X	X	X	X
Falling objects		X	X	X	X
Weight of ice or snow		X	X	X	X
Collapse of building(s)		X	X	X	X
Sudden and accidental tearing apart, burning or bulging of a heating or air-conditioning system or water heater		X	X	X	X
Sudden water escape from plumbing, heating or air conditioning systems or domestic appliances		X	X	X	X
Damage from freezing of plumbing, heating, or air conditioning systems or domestic appliances		X	X	X	X
Sudden and accidental injury from artificially-generated electrical current to electrical appliances, devices, fixtures and wiring except tubes transistors and similar electronic components		X	X	X	X
All other perils EXCEPT for those perils specifically-excluded			X		X

**Special Form ML-3:** Your home and related private structures are insured for risks of direct physical loss unless specifically excluded. Personal Property (contents) is insured for the Broad Form/named perils above.

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

**Special Form ML-5:** Your home, related private structures AND Personal Property are insured for risks of direct physical loss unless specifically excluded. This form includes Replacement Cost Coverage on Contents.

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.

*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.*

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