

# SECURITY MUTUAL INSURANCE



Established 1887

## **PERFECT FOR:**

### **On a Homeowners Policy:**

Boats  
Coin and Stamp Collections  
\*Computers  
\*Fine Arts  
Furs and Jewelry  
Musical Instruments  
Photographic Equipment  
Silverware  
Sports Equipment, Guns  
Miscellaneous Property  
(\*Available only when added to a homeowner's policy)

### **On a Separate**

#### **Policy:**

Boats  
Contractors Equipment  
Jewelry  
Livestock and Horses  
Miscellaneous Property  
Mobile Farm Machinery  
Tools and Equipment  
Golf Carts  
Lawn Maintenance Equipment  
(\*Supporting business required)

Coverage is available on a Special Form basis with a rate per \$100 of coverage that varies by deductible. Minimum deductibles, maximum limits and underwriting guidelines are different for each class of property. The year, make, model, serial number, value, deductible, and in some cases, proof of value, will be required.

## **INELIGIBLE FOR COVERAGE:**

Inboard Boats or Boats used in Salt Water  
Professional Photographic Equipment  
Antique Furniture, Oriental Rugs  
Show and Racing Animals  
Professional Use Musical Instruments  
Pianos, organs  
Recording or other electrical devices

## **STEPS FOR PURCHASING INLAND MARINE COVERAGE:**

1. Review underwriting guidelines, minimum deductibles, and maximum limits for the class of property
2. Determine value of property; appraisals, receipts, research cost to replace
3. Choose a deductible
4. Divide value by \$100 and multiply by rate per \$100

## **CONTACT YOUR AGENT IMMEDIATELY IF YOU:**

- Have a loss
- Sell or acquire or make any changes to any property
- Have a more current appraisal than what the company has on file

*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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**Security For Those We Serve**