

SECURITY MUTUAL INSURANCE



Established 1887

SECURITY FOR THOSE WE SERVE

SHARED PURPOSE. MUTUAL VALUES.™

PERFECT FOR:

Year-round tenant-occupied dwellings with up to FOUR units

COST-SAVING CREDITS:

Deductibles of up to \$2,500

Alarm or automatic sprinkler system credit to save up to 15%

Owner-occupied three or four-family home credit to save 15%

OPTIONAL COVERAGES AVAILABLE:

Inflation Guard

Personal Injury

Underground Utility Line Endorsement

	FORMS			
	Basic FL-1R	Broad FL-2	Special FL-3	
PERILS			Dwelling	Contents
Fire, Lightning	x	x	x	x
Explosion	x	x	x	x
Windstorm or Hail	x	x	x	x
Riot or Civil commotion	x	x	x	x
Aircraft	x	x	x	x
Vehicles	x	x	x	x
Sudden and Accidental Damage from Smoke	x	x	x	x
Vandalism - optional with FL-1R *	*	x	x	x
Glass Breakage		x	x	x
Burglary Damage		x	x	x
Falling objects		x	x	x
Weight of Ice, Snow or Sleet		x	x	x
Collapse of building(s)-not settling, cracking, shrinkage, bulging or expansion		x	x	x
Sudden and Accidental Tearing Apart, Burning or Bulging		x	x	x
Accidental Discharge or Overflow of Liquids or Steam		x	x	x
Freezing		x	x	x
Sudden and Accidental Damage from Artificially Generated Electrical Currents		x	x	x
All other perils EXCEPT for those perils specifically-excluded			x	

Equipment Breakdown Coverage is included with each Landlord Package Policy

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.

2417 N Triphammer Rd, PO Box 4620, Ithaca NY 14852-4620 Phone (607) 257-5000

www.securitymutual.com