

SECURITY MUTUAL INSURANCE



Established 1887

PERFECT FOR:

Owner-occupied single or double –wide mobile/manufactured homes up to 12 years old

(See the Dwelling Fire Program for rented or seasonal mobile/manufactured homes)

(See the Homeowners Program for double-wide manufactured homes on a continuous masonry foundation.

A continuous masonry foundation shall mean an uninterrupted wall of masonry — cinder or cement block — extending from below grade level; up to the building; enclosing the base of the building or manufactured home)

COST-SAVING CREDITS:

Deductibles of up to \$2500

Alarm credits to save up to 10%

Sloped Roof credit to save 5%

OPTIONAL COVERAGES AVAILABLE:

Boats

Computers

Farmers Comprehensive Personal Liability

Golf Cart Liability

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

Personal Injury

Replacement Cost Coverage on Contents for manufactured/mobile homes eight years old or newer

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 on page two.

The ML-4 Form: Not available in this program; see the Dwelling Fire Program for renters of mobile/manufactured homes.

Forms that end with T (ML-1T, ML-2T, and ML-3T) do not include off-premises theft coverage. Discuss how to add this coverage with your agent.

Replacement Cost on the dwelling, superior home credit, or the inflation guard are not available on manufactured homes.

The ML-55, ML-147, ML-148, ML-150, and ML-150A are available on homes that are eight years old or newer.

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www.securitymutual.com

Security For Those We Serve

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FORMS	Basic	Broad	Special	
	ML-1R	ML-2	ML-3 Home	ML-3 Contents
PERILS			Home	Contents
Fire, Lightning	X	X	X	X
Windstorm	X	X	X	X
Hail	X	X	X	X
Smoke	X	X	X	X
Explosion	X	X	X	X
Riot, Civil Commotion	X	X	X	X
Vehicles not owned or operated by occupant of dwelling	X	X	X	X
Aircraft	X	X	X	X
Vandalism, Malicious Mischief	X	X	X	X
Theft	X	X	X	X
Glass Breakage	X	X	X	X
Personal Legal Liability	X	X	X	X
Vehicles		X	X	X
Glass Breakage, no dollar limit		X	X	X
Falling objects		X	X	X
Weight of ice or snow(not water back-up or seepage)		X	X	X
Collapse of building(s)-not settling, cracking, shrinkage, bulging or expansion		X	X	X
Rupture of steam or hot water heating systems		X	X	X
Rupture of domestic hot water heating appliances		X	X	X
Sudden water escape from plumbing, heating or air conditioning systems or domestic appliances		X	X	X
Damage from freezing of plumbing, heating, or air conditioning systems or domestic appliances		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
All other perils EXCEPT for those perils specifically-excluded			X	

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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