



Established 1887

SECURITY FOR THOSE WE SERVE

Personal Umbrella Rating

PERSONAL LIABILITY

1. Initial Residence	\$55
2. Each Additional Owner-occupied Residence (Seasonal)	11
3. Principal Residence Located in Territory 1	11
4. Pools Inground and Above Ground (including temporary inflatables).	25

AUTOMOBILE MOTOR HOMES and MOTORCYCLES

Owned, leased or regularly used by insured, spouse, ward, or resident relative.

1. Initial Vehicle	50
2. Each Additional Vehicle	33
3. Each Youthful Operator (under age of 25).	22
4. Each Vehicle Registered in Territory 1	17
5. Antique Vehicles	22
6. Motor Homes	50

RECREATIONAL VEHICLES

All snowmobiles, dune buggies, ATV's, golf carts, minibikes, trail bikes or any other vehicles not licensed for highway use	17
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WATERCRAFT LIABILITY

1. Under 26 feet in length	
a. Each outboard in excess of 25 HP.	11
b. Each inboard or inboard/outboard 50-250 HP.	22
2. Any Watercraft 26-50 feet in length and/or over 250 HP	Refer to Company
3. Jet Skis	
a. 1-2 person up to 100 HP or 900 cc.	35
b. 3-4 person up to 120 HP or 1000 cc.	40

BUSINESS PURSUITS

1. Those added to CPL or Homeowners by endorsement	15
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INCIDENTAL BUSINESS PROPERTY

1. Each professional office occupied by insured.	6
2. Rental Dwellings	
a. 1 or 2 Family (Each Dwelling).	11
b. 3 or 4 Family (Each Dwelling).	22
Maximum Total: 5 Rental Units: 2 Family Dwellings equals 2 Rental Units.	
3. Owned farm land rented out	25
4. All other incidental business property.	Refer to Company

AVAILABLE CREDITS

1. CPL Limit \$500,000 or higher	-10
2. Automobile Limits \$500,000/500,000 BI or \$500,000 CSL or Higher.	-10
3. Increased Self-Insured Retention	
a. \$ 500.	-3
b. 1,000.	-5
c. 5,000.	-7
d. 10,000.	-9

TOTAL ESTIMATED ANNUAL PREMIUM \$ _____
 \$2,000,000 LIMIT multiply by 1.50

ANNUAL MINIMUM PREMIUMS:

\$1,000,000 Limit: \$135

With underlying limits of \$500,000: \$110

Territory 1: Bronx, Kings, Queens, New York City, Richmond, Nassau, Suffolk, Westchester

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

SHARED PURPOSE. MUTUAL VALUES.™

Member of the National Association of Mutual Insurance Companies

There is no agent binding authority for this type of coverage. 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.