

# SECURITY MUTUAL INSURANCE



Established 1887

## **PERFECT FOR:**

Above average, one-two family, owner-occupied primary residences including log homes insured for at least \$150,000 with no insurance claims over the past five years. Homes that are 40 years old or newer **OR** homes with complete plumbing, electrical and heating systems updates within the last 40 years. The roof needs to be 25 years old or newer.

## **NOT ELIGIBLE:**

Seasonal/secondary homes  
Seasonal/secondary mobile homes  
Townhouses or attached homes of any kind  
Homes with flat roofs

## **COST-SAVING CREDITS:**

Superior Home credit to save 10% if the home qualifies  
Deductibles of up to \$10,000 to save up to 32%  
Renewal credit to save 5%  
New Home discounts to save up to 10%  
Dead Bolt Door Lock: -\$2

Nonsmokers credit to save 10%  
Hurricane Resistant Glass 3%  
Storm/Hurricane Shutters 3%  
Alarm credits to save up to 10%

## **PACKAGE INCLUDES:**

Special Form (ML-5) Coverage on Home, other Structures and Contents (see Homeowners Brochure)  
Replacement Cost Coverage on Contents  
Homeowners Plus – see the ML-150B form  
-higher sub limits on certain property  
-refrigerated food products coverage \$500  
-additional \$100,000 liability  
-additional \$1,000 medical payments  
-personal injury  
-water back-up \$2,500  
Equipment Breakdown  
Identity Theft  
Inflation Guard (one per cent per quarter)  
Liability Coverage \$300,000  
Medical Payments Coverage \$1,000 per person

## **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  
Jewelry, Silverware, Furs, and other schedules of personal property  
Residence Special Loss Settlement Endorsement  
Siding and/or Roofing Matching  
Underground Utility Line Endorsement

*(ML-5T) does not include off-premises theft coverage. Ask your agent how to include that 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.*

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**Security For Those We Serve**