



Established 1887

SECURITY FOR THOSE WE SERVE

## WE'RE IN THIS TOGETHER.

At Security Mutual Insurance, decisions are always based on what's right for you because mutuals serve policyholders, not shareholders.

Having earned the A.M. Best Financial Strength Rating of A- EXCELLENT,

Security Mutual Insurance has the financial strength to fulfill its financial obligation to the policyholder for a covered loss — should the unexpected happen.



With a direct line to Security Mutual Insurance, your independent agent responds quickly to your concerns, questions and claims should the need arise.

Security Mutual Insurance  
Ithaca, New York  
[www.securitymutual.com](http://www.securitymutual.com)

SHARED PURPOSE. MUTUAL VALUES.™



The Security Mutual Insurance Inland Marine Program provides coverage for personal property that requires higher limits and broader coverage than what is afforded through a Homeowners policy.

### PERFECT FOR

- Boats
- Contractors Equipment, personal use
- Golf Carts
- Jewelry, prior underwriting approval required
- Lawn Maintenance Equipment, personal use
- Livestock and Horses
- Miscellaneous Property
- Mobile Farm Machinery, incidental farming
- Tools and Equipment, see underwriting guidelines

Coverage is available on a Special Form basis, with a rate per \$100 of coverage. Rate varies by deductible.

Minimum deductibles, maximum limits and underwriting guidelines are different for each class of property.

The year, make, model, serial number, deductible and value will be required. Special situations may require proof of value.

### INELIGIBLE RISKS

- Business, without the support of the primary Homeowners policy
- Contractors Equipment, used commercially
- Equipment, used on working farms
- Inboard Boats or Boats used in salt water
- Show and Racing Animals

### CLASSES OF PERSONAL PROPERTY THAT CAN BE SCHEDULED ONTO A HOMEOWNERS POLICY OR ULTRASECURITY HOMEOWNERS POLICY

- Boats
- Coin and Stamp Collections
- Computers
- Fine Arts
- Furs and Jewelry
- Miscellaneous Property, Hearing Aids
- Musical Instruments
- Photographic Equipment
- Silverware
- Sports Equipment, Guns

### INELIGIBLE RISKS

- Antique furniture, Oriental rugs
- Inboard Boats, or Boats used in salt water
- Pianos, Organs
- Professional Photographic Equipment
- Professional-use Musical Instruments
- Recording or other electrical devices

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Minimum deductibles, maximum limits and underwriting guidelines are different for each class of property.

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### CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Have a loss
- Sell, acquire or make any changes to any property
- Have a more current appraisal than the appraisal Security Mutual Insurance has on file

Member of the National Association of Mutual Insurance Companies

*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.*