



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.

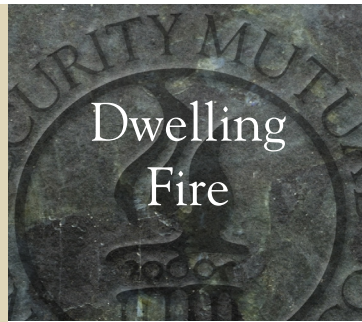


With a direct line to Security Mutual Insurance, your independent agent responds quickly to your concerns, questions and claims should the need arise.



Security Mutual Insurance
Ithaca, New York
607.257.5000
securitymutual.com

SHARED PURPOSE. MUTUAL VALUES.™



The Security Mutual Insurance Dwelling Fire Program provides coverage for risks that may not meet Security Mutual underwriting guidelines for the *Homeowners Program*, *Landlord Package*, *Manufactured Mobile Homeowners Program*, or the *ULTRASecurity Homeowners Program*.

PERFECT FOR

- Builder's Risk
- Camps
- Owner-occupied Dwellings
- Personal Storage Buildings
- Rental Properties without Liability Coverage
- Rented Manufactured Mobile Homes, up to 12 years old
- Seasonal Rentals
- Vacant or unoccupied dwellings with prior approval

Refer to Security Mutual - Albany for Student Housing coverage; and coverage for dwellings under renovation for more than 45 days or for resale.

COST-SAVING CREDITS

- Deductibles up to \$10,000
- Alarm Credit, saves up to 10%

COVERED CAUSES OF LOSS

	Basic Form FL-1R	Broad Form FL-2	Special Form FL-3	
			Dwelling	Contents
Fire or Lightning	•	•	•	•
Explosion	•	•	•	•
EC Windstorm or Hail	Optional	•	•	•
EC Riot or Civil Commotion	Optional	•	•	•
EC Aircraft	Optional	•	•	•
EC Vehicles	Optional	•	•	•
EC Sudden and Accidental Damage from Smoke	Optional	•	•	•
Vandalism	Optional	•	•	•
Glass Breakage		•	•	•
Burglary Damage		•	•	•
Falling Objects		•	•	•
Weight of Ice, Snow or Sleet		•	•	•
Collapse of Building(s), not settling, cracking, shrinkage, bulging or expansion		•	•	•
Sudden and Accidental Tearing Apart, Burning or Bulging		•	•	•
Accidental Discharge or Overflow of Liquids or Steam		•	•	•
Freezing		•	•	•
Sudden and Accidental Damage from artificially generated Electrical Currents		•	•	•
All other Covered Causes of Loss, except those specifically excluded			•	

Basic Form FL-1R: Broadest coverage available on dwellings built on pier foundations; or without central heat.

Broad Form FL-2: Broadest coverage available on dwellings with boat access only; on dwellings attached with a flat roof; or if the roof is more than 25 years old.

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.