



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
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SHARED PURPOSE. MUTUAL VALUES.™



SECURITY MUTUAL - ALBANY

Dwelling Fire

Security Mutual Insurance understands that some insureds experience complications that make their insurance placement more difficult. When problems do occur — you can count on Security Mutual - Albany to offer the best Dwelling Fire coverage solutions available in New York State.

HAVE YOU STRUGGLED WITH ANY OF THESE COMPLICATIONS?

- Excessive losses
- Insurance-to-Value (ITV) problems
- Poor or deteriorating physical condition
- Poor payment history or coverage lapse
- Outstanding Loss Control recommendations
- Vacant or unoccupied buildings

The Security Mutual - Albany Dwelling Fire Program is the right answer — for a whole host of residential exposures. This very flexible Security Mutual Insurance Personal Lines product offers creative, experienced underwriting to provide you with a long-term solution as well as fair and equitable terms.

COVERED CAUSES OF LOSS

	Basic Form FL-1R
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

Security Mutual - Albany Dwelling Fire Program offers Basic coverage.

Broader coverage may be available; subject to Security Mutual Insurance underwriting approval.

CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Have a change of address for mail delivery
- Have a loss; or receive a summons
- Make any changes to the deed
- Sell, acquire; or make any changes to any property
- Add a garage or any other building
- Install a wood, pellet, coal or other solid fuel burning stove; or outdoor wood boiler
- Plan to leave the property vacant or unoccupied, for any length of time
- Change the occupancy from year-round rental to seasonal rental; or vice versa
- Acquire a dog; trampoline; or pool, of any kind

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.