



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.™



Landlord Package

SECURITY MUTUAL - ALBANY



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 nonstandard 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 Landlord Package is the right answer — delivering fair and equitable terms as well as providing a long-term solution.

COVERED CAUSES OF LOSS

	Basic Form FL-1R
Fire or Lightning	•
Explosion	•
EC Windstorm or Hail	•
EC Riot or Civil Commotion	•
EC Aircraft	•
EC Vehicles	•
EC Sudden and Accidental Damage from Smoke	•
Vandalism	Optional

Security Mutual - Albany Landlord Package offers Basic coverage. Broader coverage may be available; subject to Security Mutual Insurance underwriting approval.

Equipment Breakdown, coverage is standard on all new policies.

Comprehensive Personal Liability, optional coverage available if owner-occupied, Form FL-CPL

Inflation Guard, optional coverage available, Form FL-10

Manufactured Mobile Homes; Refer to *Security Mutual - Albany Dwelling Fire Program*

Rented Condominiums; Refer to *Security Mutual - Ithaca Commercial Fire Policy*

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
- The occupancy changes from year-round rental to seasonal rental; or vice versa
- Your tenants 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.