



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.™



Business Owners



The Security Mutual Insurance Business Owners Policy provides coverage for Building, Business Property and Liability Coverage in one policy.

Security Mutual can customize a Business Owners Policy (BOP) to meet various needs, specific to your business, such as:

- Higher Fire Legal Liability limits
- Business equipment or furnishings such as, computers and furniture
- Own or leasing the building; or space where you conduct business
- Employees who could act dishonestly or steal your customer's property

PERFECT FOR

- Apartments
- Apartments/Mercantile, Lessors Risk
- Appliance Repair
- Barber Shops/Beauty Shops
Professional Liability Available
- Churches
- Clubs
- Craft Stores
- Dental Labs
- Furniture Stores
- Gift Shops
- Hotels/Motels
- Ice Cream Stores, no cooking on premises
- Laundromats, attended
- Offices
- Photographic Studios
- Self Storage Services
- Shoe Stores
- Stationary Stores
- Tailor Shops
- Tuxedo Rentals
- Watch, Clock and Jewelry Repair

Check with your agent regarding other Classes of Business.

INELIGIBLE RISKS

- Commercial Cooking/Baking exposures
- Hunting and Fishing Camps
- Manufacturing risks
- Restaurant or Tavern exposures
- Rooming or Boarding Houses
- Schools
- Vacant and/or Unoccupied Buildings

COST-SAVING CREDITS

- Deductibles up to \$10,000
- Central Station Monitored Alarm credits save up to 8%
- Other types of Alarms save up to 3%
- Sprinkler Credit saves up to 35%

CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Have a loss
- Move and have a change of address for mail delivery
- Add to the value of your property or contents
- Plan to leave your business vacant or unoccupied, for any length of time
- Make any changes to the deeds or ownership
- Add a garage, any other buildings or signs
- Change your business occupancy on the premises. Refer to INELIGIBLE RISKS

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.



Business Owners

OPTIONAL COVERAGES AVAILABLE

	Standard Policy SF-1 (SF-2, SF-3, SF-4A available)	Deluxe Policy SF-3 or SF-4 (SF-2 available)
Accounts Receivable	Optional	\$1,000 Included
Building Inflation Protection	Optional	1% per quarter Included
Business General Liability	Optional	Included
Employee Dishonesty	Optional	\$1,000 Included
Exterior Signs	Optional	\$1,000 Included
Money and Securities	Optional	\$1,000 Included
Personal Injury	Optional	Included
Seasonal Variation	Optional	25% of Business Property limit or, Payable for 90-day period
Sprinkler Leakage	Optional	50% of Business Property limit Included
Valuable Papers and Records	Optional	\$1,000 Included
While away from Insured Premises	Optional	15% of Business Property limit or, up to \$5,000
Additional Insured Forms	Optional	Optional

- Business Owners Policy Extender Endorsements are available.
- Building and Business Property can be written on a Replacement Cost or Actual Cash Value.
- Other buildings may be added to the policy. One location per policy.
- Business Income Coverage limits are included in both the Standard and Deluxe Policies.

COVERED CAUSES OF LOSS

	Form SF-1 Coverage A and/or B	Form SF-2 Coverage A and/or B	Form SF-3 Coverage A	Form SF-4 Coverage B	Form SF-4A Coverage B
Fire or Lightning	•	•	•	•	•
Removal	•	•	•	•	•
Explosion	•	•	•	•	•
Windstorm or Hail	•	•	•	•	•
Riot or Civil Commotion	•	•	•	•	•
Aircraft	•	•	•	•	•
Vehicles	•	•	•	•	•
Smoke	•	•	•	•	•
Vandalism	•	•	•	•	•
Sinkhole Collapse	•	•	•	•	•
Volcanic Action	•	•	•	•	•
Falling Objects		•	•	•	•
Weight of Ice, Snow or Sleet		•	•	•	•
Collapse of Building(s), not settling, cracking, shrinkage, bulging or expansion		•	•	•	•
Water Damage		•	•	•	•
Glass Breakage		•	•	•	•
All other Covered Causes of Loss, except those specifically excluded.			•	•	•

Coverage A: Building Coverage
Coverage B: Business Property

The Security Mutual Insurance Special Multi-Peril policy can meet the needs of a business that may not qualify for a Business Owners Policy.

Security Mutual Insurance
Ithaca, New York
607.257.5000
securitymutual.com

SHARED PURPOSE. MUTUAL VALUES.™

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.