



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

SHARED PURPOSE. MUTUAL VALUES.™



The Security Mutual Insurance Artisan Pak Program provides Property, Liability and Inland Marine coverage for select classes of Artisan Contractors.

Security Mutual can customize an Artisan Pak Program to meet various needs, specific to your business, such as:

- Computer Coverage
- Contractors Equipment Coverage
- Coverage for the building or space where you conduct business
- Higher Tools and Equipment Limits
- Installation Floater Coverage

AVAILABLE CLASSES

- Air Conditioning/Heating
- Appliance Installation, Service, Repair
- Carpenter NOC
- Carpet Installer
- Chimney Cleaner
- Dry Wall
- Electrician
- Floor Sanding
- Glazier
- Handyman, an Artisan active in three classes, excluding Plumbing
- Interior Decorator
- Janitor, Cleaning Service
- Mason
- Painting, Decorating, Paperhanging
- Plastering
- Plumbing
- Siding
- Tile and Stone

ELIGIBLE RISKS

- Five (5), or fewer, employees; including the owner. If more than five employees, submit to Underwriting
- Minimum three (3) years of experience in the Class
- Business with gross receipts under \$1,500,000
- Primarily Residential work. Refer Commercial work to Underwriting
- Less than 35% of work subcontracted to others
- Year-round operations are preferred. Refer operations that are not year-round to Underwriting
- General Contractors are ineligible

UNIQUE PROGRAM BENEFITS FROM SECURITY MUTUAL

Security Mutual Insurance does not audit. Prior to your policy renewal, Security Mutual will review your exposures and make applicable adjustments to your renewal policy.

The limitation for theft of tools from unattended vehicles or structures requiring verification that, at the time of loss, all windows and doors were closed and locked; and that visible signs of forced entry must be present, has been eliminated.

Security Mutual offers Electronic Funds Transfer EFT for Artisan Contractors.

- Save money by not paying Installment service fees
- EFT payments are automatically credited to your account
- Don't worry about delayed, lost or stolen checks

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, contents, or equipment
- Plan to suspend your business for any length of time
- Change your Class of Business. Refer to AVAILABLE CLASSES

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.



Artisan Pak

COVERAGE INCLUDED

Property Coverage: Buildings and Business Property	Limits up to \$1,000,000/\$3,000,000
Liability Coverage: Premises and Operations	Limits up to \$1,000,000/\$3,000,000
Liability: Products and Completed Operations	Limits up to \$1,000,000/\$3,000,000
Craft 12 Artisan Pak Endorsement	

	Limits
Accounts Receivable	\$1,000
Business Credit Card, Forgery and Counterfeit Money	\$1,000
Business Property	\$1,000
Debris Removal	\$1,000
Employee Dishonesty	\$1,000
Money & Securities	\$1,000
Property of Others in your Care, Custody & Control	\$1,000
Tools and Equipment Off Premises	\$1,000
Valuable Papers and Records	\$1,000
While Away from the Insured Premises	\$1,000
Medical Payments	\$1,000/\$25,000
Manufacturers' and Contractors Liability	\$25,000

• Higher limits are available.

COVERED CAUSES OF LOSS

	Form SF-2 Coverage A	Form SF-3 Coverage A	Form SF-4 Office	Form SF-4A Coverage B Shop
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

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