



Established 1887

SECURITY FOR THOSE WE SERVE

Security Mutual Insurance knows how competitive the insurance market is — and we understand you have numerous programs to choose from.

With you, the agent, in mind, Security Mutual created this brochure to make it easy to identify the Commercial Lines Program best suited for the unique risk presented.



Security Mutual Insurance, with the absolute best solutions to serve your customers with EXCELLENCE. When you win, we all win.



Security Mutual Insurance
Ithaca, New York
607.257.5000
securitymutual.com
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SHARED PURPOSE. MUTUAL VALUES.™



WHY DO INDEPENDENT AGENTS CHOOSE SECURITY MUTUAL INSURANCE?

Marketing/Relationships

- Competitive rate
- Ease-of-doing business
- Generous Commission Schedule
- Lucrative and agent-friendly contingent Commission Plan
- Rate and Appetite Stability
- Security Mutual listens to the story behind the risk

Underwriting

- Creative, flexible, experienced underwriting
- Nonstandard Programs available, as an alternative to Excess Lines
- Open for business in all Protection Classes
- Risk-based Underwriting

WHICH PROGRAM IS THE BEST FIT? USE THIS KEY TO KNOW WHOM TO CALL

Yes — the risk fits in with Security Mutual underwriting guidelines.

Call — your Security Mutual underwriter to talk about your risk.

No — under Standard Commercial Lines Programs, refer to Nonstandard Commercial Lines Programs.

No — under both Standard Commercial Lines Programs and Nonstandard Commercial Lines Programs, contact another company. Keep Security Mutual in mind for your next unique risk.

ELIGIBILITY FOR ALL COMMERCIAL LINES PROGRAMS	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
Claims, within the past 3 years	Call	Call
Day Care, occupancy	No	Call, or no liability
Downstate New York risks, less than 1 mile to tidal coastal water	No	No
Inside Water Damage, within the past 3 years	Call	Call
Knob and Tube Wiring	No	Yes
Located in Bronx, Kings, New York, Richmond and Queens counties	Yes	No
Siding, that contains asbestos	No	Yes
Student Housing	No	Yes
Underground Oil Tank	No	Yes
Vacant Buildings, adjacent	No	Yes

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ARTISAN PAK PROGRAM

Standard Commercial Lines Programs

Artisan Pak Program

Business with gross receipts less than \$1,500,000	Yes
Business with gross receipts more than \$1,500,000	Call
Claims, within the past 3 years	No
Commercial work	Call
Five (5), or fewer employees; including the owner	Yes
Five (5), or more employee; including the owner	Call
General Contractors	No
Home Builders	No
Home Flippers	No
Less than 35% of work subcontracted to others	Yes
Minimum three (3) years of experience in the Class	Yes
Seasonal operations	Call
Work performed in Bronx, Kings, New York, Richmond and Queens counties	No
Year-round operations, preferred	Yes

The Security Mutual Artisan Pak Program is not available as a Nonstandard Commercial Lines Program.

AVAILABLE CLASSES

- Air Conditioning/Heating
- Appliance Installation, Service, Repair
- Cabinetmaker
- Carpenter NOC
- Carpet Installer
- Chimney Cleaner
- Contractor NOC
- Dry Wall
- Electrician
- Fence Erection, residential only
- Floor Sanding
- Glazier
- Handyman, an Artisan active in any three classes listed; excluding Plumbing
- Interior Decorator
- Janitor, Cleaning Service
- Landscapers, no insecticides or tree trimming
- Mason
- Painting, Decorating, Paperhanging
- Paving/Blacktopping, no street or road work
- Plastering
- Plumbing
- Siding
- Tile and Stone

Do you have questions about a Class of Business not included in the above list, call your Security Mutual underwriter to talk about your risk.

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APARTMENTS HABITATIONAL ONLY	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
Consisting of 5 - 60 Units	Yes	Yes
Condominiums, building only	Yes	No
Flat Roof	Yes	Yes, with restrictions
Owner-occupied	Yes	Yes
Roof, more than 25 years old	No	Yes, with restrictions
Rooming or Boarding Houses	No	Yes
Student Housing	No	Yes, with restrictions
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes, with restrictions

CHURCHES	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
Clergyperson Professional Liability	Yes	No
Roof more than 25 years old	No	Yes, with restrictions
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes

HOTELS/MOTELS	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
Consisting of 5 - 60 Units	Yes	Yes
Boat Rentals, for guests	Yes	No
Chains or Franchises	Call	No
Pools, on premise	Yes	Yes
Restaurant, in building	No	Yes
Roof, more than 25 years old	No	Yes, with restrictions
Seasonal	Yes	Yes
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes

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MERCANTILE	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
24-hour Operations	No	No
Bakeries	Yes	Yes
Beauty Shops/Barber Shops	Yes	Yes
Corner Deli/Convenience Stores	Yes	Yes, with restrictions
	No New York City risks	
Delis, with commercial cooking	No	Yes, with restrictions
Gas Stations	No	No
Gift Stores	Yes	Yes
Grocery Stores	No	No
Ice Cream Stores	Yes	Yes
Liquor Stores	Yes	Yes
Roof more than 25 years old	No	Yes, with restrictions
Tanning Salons	No	No
Tattoo Parlors	No	Yes
Tobacco Stores	No	Yes, with restrictions
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes
Variety Stores	Yes	Yes

SERVICES	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
Car Washes	Yes	Yes, property only
Clubs	Yes	Yes
Computer/TV repair	Yes	Yes, no customer goods coverage no products coverage
Laundromats, 100% attended	Yes	Yes
Laundromats, unattended	No	Yes, with restrictions
Offices	Yes	Yes
Roof more than 25 years old	No	Yes, with restrictions
Shoe Repair	Yes	Yes
Tailors	Yes	Yes
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes

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RESTAURANTS/TAVERNS	Standard Commercial Lines Programs	Nonstandard Commercial Lines Programs
24-hour Establishments	No	Yes
Alcohol sales more than 35% of receipts	No	Yes
Chains/Franchises	No	No
Commercial kitchen with hood duct system, AES with maintenance contract for both	No	Yes
Delivery, by restaurant employees	No	Yes
Entertainment, shows or attractions	No	Yes, if risk fits underwriting guidelines
Fast Food establishments	No	No
Frame Construction, semi-protected or unprotected Protection Class	No	Yes
New Ventures	No	Yes, minimum 3 years of experience in restaurant or tavern management
Roof more than 25 years old	No	Yes, with restrictions
Seasonal	No	Yes
Sidewalk Seating	No	Yes, with restrictions
Updates more than 25 years old	No	Yes
Updates more than 40 years old	No	Yes, with restrictions
Vacant and/or Unoccupied Buildings	No	Yes

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