



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 Personal Lines Programs 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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# Personal Lines Solutions

## WHY DO INDEPENDENT AGENTS CHOOSE SECURITY MUTUAL INSURANCE?

### Marketing/Relationships

- Competitive rates
- Customer-focused organization
- Ease-of-doing business
- Generous Commission Schedule
- Lucrative and agent-friendly contingent Commission Plan
- Pre-renewal Inspection Notification
- Rate and Appetite Stability
- Security Mutual listens to the story behind the risk

### Underwriting

- Creative, flexible, experienced underwriting
- Log Homes
- Nonstandard Programs available, as an alternative to Excess Lines
- Open for business in all Protection Classes
- Pools with diving boards and slides
- Professionally-installed and properly maintained solid fuel stoves, acceptable with any occupancy
- Risk-based Underwriting
- Unsupported seasonal/secondary homes

## 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 Personal Lines Programs, refer to Nonstandard Personal Lines Programs.

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

ELIGIBILITY FOR ALL PERSONAL LINES PROGRAMS	Standard Personal Lines Programs	Nonstandard Personal Lines Programs
Absentee Landlord, without a local caretaker	No	No
Downstate New York Risks, less than 1 mile to tidal coastal water	No	No
Inside Water Damage, within the past 3 years	No	Call
Knob and Tube Wiring	No	Yes
Log Homes	Yes	Yes
Manufactured Mobile Homes on Long Island	No	No
Pools with diving boards and slides	Yes	Yes
Rentals with Day Care	No	No
Rentals with Pools, unless tenants are related	No	Call, or no liability
Risky Dogs, talk with your underwriter	Call	Call
Seasonal/secondary homes without the support of the primary home	Yes	Yes
Siding, that contains asbestos	No	Yes
Solid Fuel Stove, in garage with gas-powered engines	No	No
Solid Fuel Stove, professionally-installed, acceptable in rental properties	Yes	Yes
Student Housing	No	Yes
Trampolines with approved questionnaire	Yes	Yes, excluded
Underground Oil Tank	No	Yes
Vacant Home, next door	No	Yes

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OWNER-OCCUPIED	Standard Personal Lines Programs		Nonstandard Personal Lines Programs	
	ULTRASecurity Homeowners Program	Homeowners Program	Homeowners Program	Dwelling Fire Program
1 - 2 family Homes	Yes	Yes	Yes, with Central Heat	Yes
3 - 4 family Homes	No	Yes	No	Call
Insured for less than \$150,000	No	Yes	Yes	Yes
Homes located in Zone 2	No	Yes	Yes	Yes
Homes located in Bronx, Kings, New York, Richmond and Queens counties	No	Yes	No	No
Condominiums	No	Yes	No	No
Manufactured Mobile Home, primary double-wide on continuous masonry foundation	No	Yes	Yes	Yes
Seasonal/secondary homes	No	Yes	Yes, Form ML-1	Yes, Form FL-1
Townhouse, attached homes	No	Yes	Yes	Yes
Claims, within the past 5 years	No	Call	Yes	Yes
Roof more than 25 years old	No	Yes, no Form ML-3	Yes, no Form ML-3	Yes, no Form FL-3
Updates more than 40 years old	No	Yes, no Form ML-3	Yes	Yes
Flat roof	No	Yes	Yes, no Form ML-3	Yes, no Form ML-3
Attached homes, with flat roof	No	Yes, no Form ML-3	Yes, no Form ML-3	Yes, no Form ML-3
No Central Heat	No	Yes, Form ML-1	No, Dwelling Fire Program	Yes, Form FL-1
Pier Foundations	No	Yes, Form ML-1	Yes, Form ML-1	Yes, Form FL-1
Bed and Breakfast, up to 4 rooms	Yes	Yes	No	No
Home Day Care, up to 3 children	Yes	Yes	2 children	No
Incidental Office Occupancy	Yes	Yes	Call, 2 policies	No
Incidental Farming	Yes	Yes	Call	Call
Owner-occupied contents (renter)	No	Yes	Yes, Form ML-4	Yes, Form FL-1
Rented, up to 3 months a year	Yes	Yes	No	No
Builder's Risk, completed within 6 months	No	Yes, more than 6 months, Standard Dwelling Fire Program	No	No
Under renovation, to be occupied after 45 days	No	No	No	Yes
Under renovation, to be occupied within 45 days	No	Yes	Call	Yes

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MANUFACTURED MOBILE HOMES	Standard Personal Lines Programs			Nonstandard Personal Lines Programs		
	Homeowners Program	Manufactured Mobile Homeowners Program	Dwelling Fire Program	Homeowners Program	Manufactured Mobile Homeowners Program	Dwelling Fire Program
Primary single-wide, up to 12 years old	No	Yes	Yes	No	Yes	Yes
Primary single-wide, more than 12 years old	No	No	No	No	Yes	Yes
Primary double-wide, on continuous masonry foundation	Yes	No	Yes	Yes	Yes	Yes
Primary double-wide, NOT on a continuous masonry foundation, up to 12 years old	No	Yes	Yes	No	Yes	Yes
Manufactured Mobile Homes located in Kings, Queens, Richmond, Bronx, New York counties	Yes	Yes	Yes	No	No	No
Seasonal/secondary, up to 12 years old	No	No	Yes	Yes, Form ML-1 if DW*	Yes, Form ML-1	Yes, Form FL-1
Seasonal/secondary, more than 12 years old	No	No	No	Yes, Form ML-1 if DW*	Yes, Form ML-1	Yes, Form FL-1
Tenant-occupied, up to 12 years old	No	No	Yes	No	No	Yes
Tenant-occupied, older than 12 years old	No	No	No	No	No	Yes
Tenant-occupied, double-wide on continuous masonry foundation	Landlord Package	No	Yes, property only	No	No	Yes
Tenant(s) policy for renter(s)	No	No	Yes, less than 12 years	No	Yes, Form ML-4	Yes, Form FL-1
Replacement Cost Coverage on Dwelling	Yes	No	No	Call	No	No
Farm Liability	Yes	Yes	Yes	Call	No	Yes

\*DW – Double-Wide

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OTHER OCCUPANCIES TENANT-OCCUPIED	Standard Personal Lines Programs		Nonstandard Personal Lines Programs	
	<i>Landlord Package</i>	<i>Dwelling Fire Program</i>	<i>Landlord Package</i>	<i>Dwelling Fire Program</i>
1 - 4 Families	Yes	Yes, property only	Yes	Call
Student Housing	No	No	Yes, 3 students per unit	No
Short-term Rental	Yes, with seasonal charge	Yes, property only	Call, limited coverage	Call, if part Owner-Occupied
Year-round Rental	Yes	No, use <i>Landlord Package</i>	Yes	No, use <i>Landlord Package</i>
Under Renovation, up to 45 days	Yes, with unoccupancy charge	Yes, property only	Yes	No
Under Renovation, more than 45 days	No	No	No	Yes, rewrite to <i>Landlord Package</i> upon completion
Condominiums	Call, for underwriting approval use Standard <i>Commercial Fire Policy</i>			

OTHER OCCUPANCIES SHORT-TERM RENTALS, BED AND BREAKFASTS	Standard Personal Lines Programs	
	<i>ULTRASecurity Homeowners Program</i>	<i>Homeowners Program</i>
Insured is staying in-home, making up to 4 rooms available for rent	Yes, with Form ML-42	Yes, with Form ML-42
Insured is making entire home available for rent, for up to 3 months per year	Yes, with rental of residence surcharge	Yes, with rental of residence surcharge
Insured is making entire home available for rent, for longer than 3 months per year	No, use Standard <i>Landlord Package</i> with seasonal charge	No, use Standard <i>Landlord Package</i> with seasonal charge

OTHER OCCUPANCIES	Standard Personal Lines Programs	Nonstandard Personal Lines Programs
Barns, with Hay	No	Yes
Under Renovation for Resell	No	Yes
Vacant, with prior or support	Yes, <i>Dwelling Fire Program</i>	Yes
Vacant, without prior or support	No	Yes

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