



Latest News & Updates Commercial & Personal Lines Products

COMMERCIAL LINES

Laundromat Business Owners Policies Sprinkler System Requirement

Given the recent increase in frequency & severity of claims, effective immediately for new business and 1/1/2026 for renewals, we will be requiring that a sprinkler system must be installed above the laundry equipment.

PERSONAL LINES

Landlord Program~FINYS ONLY

Effective immediately, Tenant Vandalism~SMIC-FL-43, with a premium charge of \$15.00 is now being added to new & renewal policies.

This is a mandatory form

Homeowners-NYC & Long Island Only

Effective 10/1/2025, the non-smoker warranty credit & renewal credit will be available for all NYC & Long Island Homeowners Policies.

NEW UMBRELLA PERSONAL LIABILITY POLICY ~ COMING SOON



We are currently in the process of re-developing our Personal Umbrella Policies into our Umbrella Personal Liability Program. This initiative is part of our ongoing efforts to provide you with the best possible products and services. We believe these changes will significantly enhance our product offerings and better meet the needs of our customers.

*We will be continuing existing Personal Umbrella Policies until the 3rd year renewal.

*We will no longer be writing Personal Umbrella or any new Excess Liability Policies in NYC.

Thank you for your continued support and commitment to excellence.

Sincerely,

Security Mutual Group

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