Standard Homeowners

The Security Mutual Insurance Homeowners Program provides coverage for owner-occupied homes that may not qualify for the ULTRASecurity Homeowners Program.

Perfect For

- Owner-occupied Homes, with up to four living units
- Seasonal/secondary Homes
- Tenants
- Log Homes
- Homes with a flat roof
- Homes with Bed and Breakfast, up to four rooms
- Builder's Risk, completed and owner-occupied within six months
- Owner-occupied Condominiums
- Double-wide Manufactured Mobile Homes on a continuous masonry foundation. *Continuous masonry foundation: an uninterrupted wall of masonry-cinder or cement block extending from below grade level up to the building, enclosing the base of the manufactured home.*
- Homes rented for up to three months per year
- Homes with Day Care, up to three children
- Homes that are attached, townhouses not in Zone 2

Ineligible Risks

- Homes, that have experienced inside water damage within the past three years
- Homes, with siding containing asbestos
- Homes, with underground fuel oil tanks

Form ML-1R: Broadest coverage available on homes built on pier foundations; or without central heat.

Broad Form ML-2: Broadest coverage available on homes with boat access only; on homes attached with a flat roof; or if the roof is more than 25 years old.

Optional Coverages Available

- Added Water Damage
- Additional Household Member
- Additional Residence Occupied by Insured Additional Residence Rented to Others, on premises
- Assisted Living Care Facility Resident
- Boats
- Computers
- Earthquake
- Farmers Comprehensive Personal Liability
- Golf Cart Liability
- Incidental Office Occupancy
- Increased Limits on Private Structures
- Inflation Guard, not available on double-wide Manufactured Mobile Homes
- Jewelry, Silverware, Furs, and other schedules of Personal Property Loss Assessment Coverage
- Personal Injury
- Related Private Structures away from Premises
- Replacement Cost on Contents, not available with the Form ML-1R
- Residence Special Loss Settlement Endorsement
- Siding and/or Roofing Matching
- Theft of Building Materials
- Underground Utility Line Endorsement

Cost Savings Credits

- Nonsmoker Credit, saves 10%
- Renewal Credit, saves 5%
- Storm/Hurricane Shutters, saves 3%
- Superior Home Credit, saves 10% if home qualifies. Not available on double-wide Manufactured Mobile Homes; or with Form ML-1R. not available in NYC or Long Island
- Premises alarm credit, saves up to 10%
- Deductible credits

Covered Causes of Loss

Covered Causes of Loss	BASIC FORM ML-1R	BROAD FORM ML-2	SPECIAL FORM ML-3	ML-4	ML-5
			HOME	CONTENTS	
Fire or Lightning	●	●	●	●	●
Windstorm	●	●	●	●	●
Hail	●	●	●	●	●
Smoke	●	●	●	●	●
Explosion	●	●	●	●	●
Riot or Civil Commotion	●	●	●	●	●
Aircraft	●	●	●	●	●
Vandalism or Malicious Mischief	●	●	●	●	●
Theft	●	●	●	●	●
Glass Breakage	●	●	●	●	●
Personal Legal Liability	●	●	●	●	●
Vehicles		●	●	●	●
Glass Breakage, no dollar limit		●	●	●	●
Falling Objects		●	●	●	●
Weight of Ice or Snow		●	●	●	●
Collapse of Building(s)		●	●	●	●
Sudden and Accidental Tearing Apart, Burning or Bulging of a Heating, Air-Conditioning System or Water Heater		●	●	●	●
Sudden Water Escape from Plumbing, Heating or Air-Conditioning System or domestic Appliances		●	●	●	●
Damage from Freezing of Plumbing, Heating or Air-Conditioning System or domestic Appliances		●	●	●	●
Sudden and Accidental Injury from artificially generated Electrical Currents to electrical appliances, devices, fixtures, and wiring; except tubes transistors and similar electronic components		●	●	●	●
All other Covered Causes of Loss, except for specifically excluded.			●		●

Equipment Breakdown, coverage is standard on all new policies.

Identity Theft, coverage is standard on all new, primary home policies.

Forms that end with T (ML-1T, ML-2T, ML-3T, ML-4T, and ML-5T) do not include off-premises Theft Coverage. Applicable to homes located in Zone 3-10. Ask your Security Mutual agent to include this coverage.

Homeowners Increased, Extra, and Plus Coverages

	FORM ML-147	FORM ML-148	FORM ML-150A	FORM ML-150	FORM SMIC ML-150C
Higher Limits on Certain Property	●	●	●	●	●
Refrigerated Food Products $500	●	●	●	●	●
Additional Personal Liability $100,000		●		●	●
Additional Medical Payments to Others $1,000		●	●	●	●
Damage to Property of Others increased by $500		●	●	●	●
Personal Injury		●	●	●	●
Water Back-up $2,500		●	●	●	●
Ordinance and Law $20,000					●

Form ML-147: Broadest coverage available on a seasonal/secondary home.