



SECURITY COOPERATIVE INSURANCE COMPANY

Established 1910



SECURITY MUTUAL GROUP

ITHACA, NEW YORK | 607.257.5000 | SECURITYMUTUAL.COM

Standard Landlord Package

Perfect For

- Homes with up to four (4) living units, available for rent year-round to long-term tenants and short-term tenants.
- Manufactured Mobile Homes, on a continuous masonry foundation, available for rent year-round to long-term tenants and short-term tenants. ***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.***

Refer to the Dwelling Fire Program for homes that are winterized and available for rent on a seasonal basis.

Ineligible Risks

- Absentee Landlord, without a local caretaker
- Double-wide Manufactured Mobile Homes, not on a continuous masonry foundation
- Single-wide Manufactured Mobile Homes
- Rented Condominiums
- Homes under renovation and unoccupied for longer than 45 days
- Homes with a business on the premises
- Homes with a Day Care on the premises
- Manufactured Mobile Homes of any kind located on Long Island
- Student Housing: refer to Custom Program

Optional Coverages Available

- Additional Insured Status for Property Managers, Form FL-44
- Building Theft, Form FL-42
- Earthquake, Form FL-12
- Roof Surface ACV Coverage, Form FL-124
- Comparable Value Endorsement, if eligible, Form ML-16
- Landlords Package Plus Form SMIC-FL-105, if eligible, includes \$5,000 Backup of Water through sewers and drains; Ordinance or Law; \$10,000 Theft of Installed Building Materials; Inflation Guard; Personal Injury
- Personal Injury, Form FL-46
- Underground Utility Line Endorsement, Form FL-342
- Replacement Cost Coverage on contents, Form SMIC-FL-55
- Added Water Damage Coverage, Form FL-72
- Loss Assessment Coverage, Form ML-50
- Functional Replacement Cost, Form FL-33
- Siding and Roofing Matching, Form FL-375
- Ordinance and Law, Form FL-360

Cost-Savings Credits

- Deductibles up to \$10,000
- Automatic sprinkler system, saves 15%
- Central station alarm, saves up to 10%
- Owner-occupied credit for three-family or four-family homes, saves 15%
- Responsible Landlord Credit, saves 8%

Member of the National Association of Mutual Insurance Companies

The information contained in this brochure is a brief description of options available from Security Cooperative 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.

Covered Causes of Loss	BASIC FORM FL-1R	BROAD FORM FL-2B	SPECIAL FORM FL-3B	
			BUILDING	CONTENTS
Fire or Lightning	●	●	●	●
Explosion	●	●	●	●
Windstorm or Hail	●	●	●	●
Riot or Civil Commotion	●	●	●	●
Aircraft	●	●	●	●
Vehicles	●	●	●	●
Sudden and Accidental Damage from Smoke	●	●	●	●
Sinkhole Collapse	●	●	●	●
Volcanic Action	●	●	●	●
Vandalism	Optional	●	●	●
Glass Breakage		●	●	●
Falling Objects		●	●	●
Weight of Ice, Snow, or Sleet		●	●	●
Collapse of Building(s); Not Settling, Crackling, Shrinkage, Bulging, or Expansion		●	●	●
Sudden and Accidental Tearing Apart, Burning or Bulging (HVAC)		●	●	●
Accidental Discharge or Overflow of Liquids or Steam		●	●	●
Freezing		●	●	●
Sudden and Accidental Damage from Artificially Generated Electrical Currents		●	●	●
All Other Covered Causes of Loss, Except those Specifically Excluded		●	●	

Equipment Breakdown and Tenant vandalism coverage – included

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

Broad Form FL-2B: Broadest coverage available on:

- Homes with boat access only
- Homes attached with a flat roof
- Homes with roof more than 25 years old
- Homes located in Zone 2 when Actual Cash Value applies

Security Cooperative Insurance Company understands that some insureds experience complications that make their insurance placement more difficult. When problems do occur —you can count on Security Cooperative to offer the best Landlord coverage solutions available in New York State.

Contact Your Agent Immediately if You:

- Have a loss or receive a summons
- Make any changes to the deed
- Move, rent out or sell your property with change of mailing address
- Add to the value of your property
- Own or acquire a watercraft or recreational vehicle
- Plan to conduct a business on your premises
- Plan to leave your home vacant or unoccupied for any length of time
- Acquire any animals or trampoline
- Install a pool of any kind
- Install a wood, pellet, coal, outdoor wood boiler or other solid fuel burning stove
- Made any changes to the occupancy of your home; from primary to seasonal/secondary or vice versa
- Rent any land to a farmer
- Store hay in any related private structure or outbuilding
- Add any structures to your premises

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