SECURITY MUTUAL INSURANCE COMPANY
Established 1887

SECURITY COOPERATIVE INSURANCE COMPANY
Established 1910

AM BEST A Excellent

Trusted Choice INDEPENDENT INSURANCE AGENTS

SECURITY MUTUAL GROUP

ITHACA, NEW YORK | 607.257.5000 | SECURITYMUTUAL.COM

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
- Custom 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 WHO 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 Custom Personal Lines Programs.
NO - under both Standard Personal Lines Programs and Custom Personal Lines Programs, contact another company. Keep Security Mutual in mind for your next unique risk.

ELIGIBILITY FOR ALL PERSONAL LINES PROGRAMS	Standard	Custom
Absentee Landlord, without a local caretaker	NO	NO
Downstate New York Risks, less than 1 mile to coastal water	NO	NO
Inside Water Damage, within the the last 3 years	NO	CALL
Knob and Tube Wiring	NO	YES
Log Homes	YES	YES
Manufactured Homes on Long Island	NO	NO
Pools with diving boards and slides	YES	YES
Rentals with Day Care	NO	NO
Rentals with Pools	YES IF TENANTS ARE RELATED	YES WITH TENANT POLICY
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	YES	YES
Trampolines with approved questionnaire	YES	YES EXCLUDED
Underground Oil Tank	NO	YES
Vacant Home, next door	NO	YES
Risks within 100ft. of of prohibited class	NO	NO
Still have questions?	CALL	CALL

Member of the National Association of Mutual Insurance Companies

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

Personal Lines Solutions

OWNER-OCCUPIED	Standard Personal Lines Programs		Custom Personal Lines Programs	
	ULTRASecurity Homeowners Program	Homeowners Program	Homeowners Program	Dwelling Fire Package
1 - 2 Family Homes	YES	YES	YES	YES
3 - 4 Family Homes	NO	YES	NO	CALL
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 masonary 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	NO	NO
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 DWELLING FIRE PROGRAM	NO CUSTOM HO PROG. FORM ML-2
No Central Heat	NO	YES FORM ML-1	YES FORM ML-1	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	YES	NO
Home Day Care, up to 3 children	YES	YES	YES 2 CHILDREN	NO
Incidental Office Occupancy	YES	YES	YES	NO
Incidential Farming	YES	YES	YES	CALL
Owner-occupied contents (renter)	NO	YES	YES	YES
Rented, up to 3 months a year	YES	YES	YES	YES
Builder's Risk, completed within 6 months	NO	YES MORE THAN 6 MO., STD. DWELLING FIRE PROG.	NO	NO
Under renovation, to be occupied after 45 days	NO	NO	NO	YES
Under renovation, to be occupied within 45 days	NO	YES	YES	NO

MANUFACTURED MOBILE HOMES	Standard Personal Lines Programs			Custom Personal Lines Programs		
	Homeowners Program	Manf. Mobile Ho. Program	Dwelling Fire Program	Homeowners Program	Manf. Mobile Ho. Program	Dwelling Fire Program
Primary single-wide, up to 12 years old	NO	YES	YES	NO	NO	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	NO	NO
Primary double-wide, NOT on a continuous masonry foundation, up to 12 years old	YES	YES	YES	NO	NO	YES
Manufactured Mobile Homes, located in Suffolk, Nassau County	NO	NO	NO	NO	NO	NO
Seasonal/secondary, up to 12 years old	NO	NO	YES	NO	YES FORM ML-1	YES FORM ML-1
Seasonal/secondary, more than 12 years old	NO	NO	NO	NO	YES	YES
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	LANDLORD PACKAGE	NO	YES
Tenant(s) policy for renter(s)	NO	NO	YES LESS THAN 12 YEARS	NO	YES	YES FORM FL-1
Replacement Cost Coverage on Dwelling	NO	NO	NO	NO	NO	NO
Farm Liability	YES	YES	YES	YES	YES	YES

Other Occupancies

TENANT-OCCUPIED	Standard Personal Lines Programs		Custom Personal Lines Programs	
	Landlord Package	Dwelling Fire Package	Landlord Package	Dwelling Fire Package
1 - 4 Families	YES	YES PROPERTY ONLY	YES	CALL
Student Housing	YES	NO	YES	NO
Short-term Rental	YES	YES	YES	YES
Under Renovation, up to 45 days	YES	YES	YES	YES
Under Renovation, more than 45 days	NO	NO	NO	YES REWRITE TO LANDLORD PACKAGE UPON COMP.
Condominium	CALL FOR UNDERWRITING APPROVAL USE STANDARD *COMMERCIAL FIRE POLICY*			
Closed for one season	NO	YES	NO	YES
With Pool	CALL NEEDS TENANT HOMEOWNERS POLICY WRITTEN WITH A DIFFERENT COMPANY FOR ALL PROGRAMS			
Open Year-Round without Wind Coverage	NO	YES	NO	YES

SHORT-TERM RENTALS, BED & BREAKFASTS	Standard Personal Lines Programs	
	ULTRASecurity Homeowners Program	Homeowners Program
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 *LANDLORD PACKAGE* WITH SEASONAL CHARGE	NO USE STANDARD *LANDLORD PACKAGE* WITH SEASONAL CHARGE

OTHER	Standard Personal Lines Programs	Custom Personal Lines Programs
Barns, with Hay	NO	YES
Under Renovation for Resell	NO	YES
Vacant, with prior or support	YES DWELLING FIRE PROGRAM	YES
Vacant, without prior or support	NO	YES

STANDARD HOMEOWNERS (OTHER THAN ZONE 2)	ML-1	ML-2	ML-3	ML-4	STANDARD ML-5	ULTRA	SUPERIOR	SEC. DWG	DBL.WIDE W/CONT. MAS. FOUND.	ML-54	ML-24A
Primary	YES	YES	YES	YES	YES	YES	YES	N/A	YES	YES	YES
Age or Fully Renovated	No Limit	No Limit	No Limit W/25 YR ROOF	No Limit	Built-Renv. 40 YEARS W/25 YR. ROOF	Built-Renv. 40 YEARS W/25 YR. ROOF	40 Years W/25 YEAR ROOF OR FULLY RENV. IN 20 YR.	No Limit	No Limit	Built-Renv. 40 YEARS	Before 1960 NO LEAD, NO ASBESTOS W/RENV. 20 YEARS
RC	Not Req.	Not Req.	Not Req.	N/A	90%	90%	90%	Not Req.	YES	80%	100%
ACV w/ML-16	50% RC	50% RC	50% RC	N/A	N/A	N/A	N/A	50% RC	N/A	N/A	N/A
Superior Credit	NO	YES	YES	N/A	YES	YES	N/A	YES W/PRIM HO	N/A	N/A	N/A
ML-24A	NO	YES	YES	N/A	YES	YES	N/A	YES W/PRIM HO	N/A	N/A	N/A
ML-54	NO	YES	YES	N/A	YES	YES	N/A	NO	NO	N/A	N/A
Doublewide	YES	YES	YES	NO	NO	NO	NO	NO	N/A	NO	NO
No primary heat	YES	NO	NO	NO	NO	NO	NO	ML-1	ML-1	NO	NO
Seasonal	YES	YES	YES* W/25 YR. ROOF	YES	NO	NO	YES W/PRIM.	N/A	NO	NO	YES W/PRIM.
ML-55	NO	YES	YES	$10,000	Included	Included	N/A	$100,000	YES	N/A	N/A
Flat Roof	YES	YES	YES NOT ATTACHED	YES	NO	YES	N/A	N/A	NO	NO	N/A
Attached w/Peak Roof	YES	YES	YES	YES	NO	YES	YES	YES	NO	NO	YES

Secondary: home is open year-round, heated with low temperature.

Seasonal: home is closed for one season, pipes drained and winterized.

*Accessible year round, central heat, not on piers, winterized or heated with alarm.