



Letter of Security

SECURITY FOR THOSE WE SERVE



March 2017

2017 Underwriting Program Guide Released and More ...

The 2017 Underwriting Program Guide has been mailed and is posted on our website

To access the new guide, go to www.securitymutual.com, AGENT LOGIN, Manuals, [2017 Underwriting Program Guide](#).

NEW! The ULTRA Security Homeowners Program is now available for up to four-room Bed And Breakfasts

Simply add the ML-42 for one or two bedrooms or add the ML-42 and the ML-70 for three or four bedrooms to get a rate for this new exposure.

NEW! Personal Umbrella Brochures

Our brochures have been updated to reflect the new eligibility for homes with diving boards and slides. The new Personal Umbrella Brochure is posted on our website and is enclosed with each piece of mail that goes to policy holders. Go to www.securitymutual.com, BROCHURES, [Personal Umbrella](#).

NEW! ML-24A Availability (125% of Coverage A, Law and Ordinance)

This endorsement is now available on homes built **prior to 1960**, with prior underwriting approval, if they are FULLY renovated within the last 20 years and insured to 100% of the estimated replacement cost.

Ineligible: homes that contain ANY lead or asbestos

NEW! Dwelling Fire, Landlord Package FL-3 Special Form Eligibility

We have broadened the availability of this form; if a risk would qualify for the ML-3 in our Homeowners Program, it qualifies for an FL-3 Special Form; this is new and broader! It is available on occupied dwellings with roofs that are 25 years old or newer. Ineligible: Dwellings with flat roofs and attached to other structures, dwellings located in zone 2, vacant or unoccupied dwellings, dwellings built on piers or without central heat.

Seasonal/Secondary Homeowners - Property

The ML-3 Special Form is available as long as the location is accessible by road year round, the roof is 25 years old or newer, and the home has central heat and is not built on piers. The broadest coverage available on homes built on an island is the ML-2 Broad Form as long as there is central heat and the home is not built on piers.

Agent Xpress and Insured Xpress Instructions

The instructions are posted on our website for reference and reproduction. Go to www.securitymutual.com, AGENT LOGIN, Letters of Security.

CYBERSCOUT Formerly IDT911

IDT 911 is now CYPERSOUT. Go to www.securitymutual.com, POLICYHOLDER LOGIN, [Identity Theft Resolution](#), to see the FREE Identity Theft Resolution Services that come with every policy.

New Email Security and Blocked Senders

We have upgraded our email security in response to new DFS regulations. If you are trying to send us an email and you are receiving a message that you are blocked, give us a call and we will add you to our permitted sender list; we apologize for the temporary but necessary inconvenience.

We are looking forward to receiving more of your valued business!

SHARED PURPOSE. MUTUAL VALUES.™

WE'RE IN THIS
TOGETHER.