

# SECURITY MUTUAL GROUP



2417 North Triphammer Road  
Post Office Box 4620  
Ithaca, New York 14852-4620  
Fax: (607) 257-5002  
Email: [underwriting@securitymutual.com](mailto:underwriting@securitymutual.com)  
[www.securitymutual.com](http://www.securitymutual.com)



## **Key Differences between Standard Security Mutual January 2013 and Custom Security Mutual 1/23 Manuals**

Cover Page: We are insuring risks located in the five boroughs of NYC in our Nonstandard Landlord Package Program instead of in our Standard Landlord Package Program.

Page 2: FL-2B, FL-3B replace FL-2, FL-3, FL-84A replaces URB-84, TERR COV replaces TRIA 1

**Mandatory property forms:** FL-119, FL-122 (applies to FL-3B only), FL-130 (applies to Coverage C only), FL-10, FL-185.

**Mandatory liability forms:** FL-52A, FL-80, NY STAT-1, SMIC-FL-373A, SMIC-FL-373B, FL-19, FL-35, SMIC-FL-139A

### **ADDITIONAL COVERAGES DESCRIPTION:**

Page 6: ADDED WATER DAMAGES COVERAGE (FL-72), ADDITIONAL INSURED (FL-44), ADDITIONAL INTEREST (SMIC-FL-38), AGGREGATE LIMITS (FL-19), ANIMAL SUBMIT (SMIC-FL-373B)

Page 7: AUTOMATIC INFLATION PROTECTION (FL-185), BUILDING THEFT COVERAGE (FL-42), CONSTRUCTION OF RESIDENCES ON VACANT LAND (FL-50A)

Page 8: EARTHQUAKE (FL-12), EXCLUSION OF CANINE-RELATED INJURIES OR DAMAGES (SMIC-FL-373A), FUNCTIONAL REPLACEMENT COST PROVISION (FL-33), HOMEOWNERS ASSOCIATION LOSS ASSEMENT COVERAGE (ML-50)

Page 9: LANDLORDS PACKAGE PLUS FORM (SMIC-FL-105), ORDINANCE OR LAW (FL-360)

Page 10: REPLACEMENT COST PROVISION (Coverage C-Personal Property) (SMIC-FL-55), RESIDENCE GLASS ENDORSEMENT (FL-25), ROOF SURFACE ACTUAL CASH VALUE LOSS SETTLEMENT (FL-124), SIDING AND ROOFING MATCHING (FL-375)

Zone 3 rates for NEW YORK CITY locations will be the only rates programmed. Zone 1 and 2 rates are printed in the manual but will not be programmed.

### **PREMIUM SECTION, ADDITIONAL COVERAGES:**

Page 37: ADDED WATER DAMAGE COVERAGE (FL-72), ADDITIONAL INSURED (FL-44), AGGREGATE LIMITS (FL-19), ANIMAL SUBLIMIT (SMIC-FL-373B), BUILDING THEFT COVERAGE (FL-42)

Page 38: CONSTRUCTION OF RESIDENCES ON VACANT LAND (FL-50A), EARTHQUAKE (FL-12)

Page 39: HOMEOWNERS ASSOCIATION LOSS ASSEMENT COVERAGE (ML-50)

Page 41: REPLACEMENT COST PROVISION (Coverage C-Personal Property) (SMIC-FL-55), RESIDENCE GLASS ENDORSEMENT (FL-25), ROOF SURFACE ACTUAL CASH VALUE SETTLEMENT (FL-124), SIDING AND ROOFING MATCHING (FL-375), UNDERGROUND UTILITY LINE ENDORSEMENT (FL-342)