



Established 1887

SECURITY FOR THOSE WE SERVE

Personal Umbrella Rating

Security Mutual Insurance
Ithaca, New York
607.257.5000
securitymutual.com

SHARED PURPOSE. MUTUAL VALUES.™

PERSONAL LIABILITY

1. Initial Residence	\$55
2. Each Additional Owner-occupied Residence, seasonal	11
3. Principal Residence Located in Territory 1	11
4. Pools, inground and above ground, including temporary inflatables	25
5. Pools with Slides, first written prior to 12/31/2006	5
6. Trampolines, netted; fenced-in; tied down; above soft surface	40

AUTOMOBILE, MOTOR HOMES and MOTORCYCLES

Owned, leased or regularly used by insured, spouse, ward, or resident relative.

1. Initial Vehicle	50
2. Each Additional Vehicle	33
3. Each Youthful Operator, under age of 25	22
4. Each Vehicle Registered in Territory 1	17
5. Antique Vehicles	22
6. Motor Homes	50
7. Trailers 25 feet in length or greater	20

Territory 1: Bronx, Kings, Queens, New York City, Richmond, Nassau, Suffolk, Westchester

RECREATIONAL VEHICLES

All snowmobiles, dune buggies, ATV's, minibikes, trail bikes
or any other vehicles not licensed for highway use

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WATERCRAFT LIABILITY

1. Under 26 feet in length	
a. Each outboard in excess of 25 HP and less than 50 HP	11
b. Each inboard, outboard or inboard/outboard 50 - 300 HP	22
2. Any Watercraft 26 - 50 feet in length and/or over 300 HP	Refer to Company
3. Jet Skis:	
a. 1 - 2 passenger up to 100 HP or 900 cc	35
b. 3 - 4 passenger up to 120 HP or 1000 cc	40

BUSINESS PURSUITS

1. Those added to CPL or Homeowners by endorsement	30
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INCIDENTAL BUSINESS PURSUITS

1. Each Professional Office located in insured's home with business invitees	6
2. Each Residence rented to others, 5 dwelling maximum	
a. 1 or 2 Family, each dwelling	12
b. 3 or 4 Family, each dwelling	24
3. Owned Farmland, rented out	25
4. Bed and Breakfast, per room; maximum 4 rooms	6
5. Home Day Care, up to 4 children	39
6. All other incidental business pursuits	Refer to Company

AVAILABLE CREDITS

1. CPL Limit \$500,000 or higher	-10
2. Automobile Limits \$500,000/500,000 BI or \$500,000 CSL or Higher	-10
3. Increased Self-Insured Retention	
a. \$ 500	-3
b. 1,000	-5
c. 5,000	-7
d. 10,000	-9
4. Trampoline Exclusion, Form ML-52A, Form ML-52	-2
5. Lead Paint Exclusion, Form ML-59; 2% credit of initial and additional Applicable Residences	

MINIMUM ANNUAL PREMIUMS \$1,000,000 Limit Policy \$135

With increased Underlying Limits of \$500,000 \$110

Each additional \$1,000,000 x 50% of premium charged; to maximum limit of \$3,000,000

ESTIMATED ANNUAL PREMIUM \$ _____

Member of the National Association of Mutual Insurance Companies

There is no agent binding authority for this type of coverage. 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.