



Established 1887

SECURITY FOR THOSE WE SERVE

WE'RE IN THIS TOGETHER.

At Security Mutual Insurance, decisions are always based on what's right for you because mutuals serve policyholders, not shareholders.

Having earned the A.M. Best Financial Strength Rating of A EXCELLENT, Security Mutual Insurance has the financial strength to fulfill its financial obligation to the policyholder for a covered loss — should the unexpected happen.



With a direct line to Security Mutual Insurance, your independent agent responds quickly to your concerns, questions and claims should the need arise.



Security Mutual Insurance
Ithaca, New York
607.257.5000
securitymutual.com

SHARED PURPOSE. MUTUAL VALUES.™



The Security Mutual Insurance Commercial Fire Policy provides coverage for a risk that may not qualify for a Business Owners Policy or Special Multi-Peril Policy.

PERFECT FOR

- Buildings without Liability
- Rented Condominiums
- Personal Contents in storage
- Repair Garages without Liability

For certain Classes, optional Liability is available with prior underwriting approval. For certain Classes, standalone Liability policy is available with prior underwriting approval.

COST-SAVING CREDITS

- Alarm Credit saves up to 10%
- Deductibles up to \$5,000

CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Have a loss
- Move and have a change of address for mail delivery
- Add to the value of your property or contents
- Plan to leave your property vacant or unoccupied, for any length of time
- Make any changes to the deeds or ownership
- Add a garage or any other building
- Have a change in occupancy

COVERED CAUSES OF LOSS

	Form SF-1 Coverage A and/or B	Form SF-2 Coverage A and/or B	Form SF-3 Coverage A	Form SF-4 Coverage B	Form SF-4A Coverage B
Fire or Lightning	•	•	•	•	•
Removal	•	•	•	•	•
Explosion	•	•	•	•	•
Windstorm or Hail	•	•	•	•	•
Riot or Civil Commotion	•	•	•	•	•
Aircraft	•	•	•	•	•
Vehicles	•	•	•	•	•
Smoke	•	•	•	•	•
Vandalism	•	•	•	•	•
Sinkhole Collapse	•	•	•	•	•
Volcanic Action	•	•	•	•	•
Falling Objects		•	•	•	•
Weight of Ice, Snow or Sleet		•	•	•	•
Collapse of Building(s), not settling, cracking, shrinkage, bulging or expansion		•	•	•	•
Water Damage		•	•	•	•
Glass Breakage		•	•	•	•
All other Covered Causes of Loss, except those specifically excluded.			•	•	•

Coverage A: Building Coverage

Coverage B: Business Property

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.