



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.™

Manufactured Mobile Homeowners

The Security Mutual Insurance Manufactured Mobile Homeowners Program provides coverage for owner-occupied Manufactured Mobile Homes.

PERFECT FOR

- Owner-occupied, single-wide Manufactured Mobile Homes, up to 12 years old
- Owner-occupied, double-wide Manufactured Mobile Homes, not on a continuous masonry foundation, up to 12 years old

INELIGIBLE RISKS

- Manufactured Mobile Homes located on Long Island
- Manufactured Mobile Homes more than 12 years old
- Manufactured Mobile Homes on a continuous masonry foundation. *Continuous masonry foundation: an uninterrupted wall of masonry-cinder or cement block extending from below grade level up to the manufactured mobile home.*
- Seasonal/secondary Manufactured Mobile Homes
- Tenant-occupied Manufactured Mobile Homes

Coverage for ineligible risks may be available through other Security Mutual Insurance programs. Contact your independent agent for details.

COST-SAVING CREDITS

- Alarm Credit saves up to 10%
- Dead Bolt Door Lock saves \$2
- Deductibles up to \$2500
- Sloped Roof Credit saves 5%

OPTIONAL COVERAGES AVAILABLE

- Additional Residence Occupied by Insured
- Boats
- Computers
- Farmers Comprehensive Personal Liability
- Golf Cart Liability
- Incidental Office Occupancy
- Increased Limits on Related Private Structures
- Jewelry, Silverware, Furs, and other schedules of Personal Property
- Personal Injury
- Related Private Structures away from Premises
- Related Private Structures rented to others
- Replacement Cost Coverage on Contents

COVERAGES NOT AVAILABLE

- Inflation Guard
- Replacement Cost on Dwelling

CONTACT YOUR AGENT IMMEDIATELY IF YOU

- Have a change of address for mail delivery
- Have a loss; or receive a summons
- Make any changes to the deed
- Sell, acquire; or make any changes to any property
- Add a garage or any other building
- Install a wood, pellet, coal or other solid fuel burning stove; or outdoor wood boiler
- Plan to leave the property vacant or unoccupied, for any length of time
- Change the occupancy from year-round rental to seasonal rental; or vice versa
- Acquire a dog; trampoline; or pool, of any kind

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.

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COVERED CAUSES OF LOSS

	Basic Form	Broad Form	Special Form	
	ML-1	ML-2	ML-3 Home	ML-3 Contents
Fire or Lightning	•	•	•	•
Windstorm	•	•	•	•
Hail	•	•	•	•
Smoke	•	•	•	•
Explosion	•	•	•	•
Riot or Civil Commotion	•	•	•	•
Aircraft	•	•	•	•
Vandalism or Malicious Mischief	•	•	•	•
Theft	•	•	•	•
Glass Breakage	•	•	•	•
Personal Legal Liability	•	•	•	•
Sinkhole Collapse	•	•	•	•
Volcanic Action	•	•	•	•
Vehicles		•	•	•
Glass Breakage, no dollar limit		•	•	•
Falling Objects		•	•	•
Weight of Ice or Snow		•	•	•
Collapse of Building(s)		•	•	•
Sudden and Accidental Tearing Apart, Burning or Bulging of a Heating, Air-Conditioning System or Water Heater		•	•	•
Sudden Water Escape from Plumbing, Heating or Air-Conditioning System or domestic Appliances		•	•	•
Damage from Freezing of Plumbing, Heating or Air-Conditioning System or domestic Appliances		•	•	•
Sudden and Accidental Injury from artificially generated Electrical Currents to electrical appliances, devices, fixtures, and wiring; except tubes transistors and similar electronic components		•	•	•
All other Covered Causes of Loss, except for specifically excluded			•	

Special Form ML-3: Your Home and related Private Structures are insured for risks of direct physical loss, unless specifically excluded. Contents (Personal Property) are insured for the Broad Form named Covered Losses.

Forms that end with T (ML-1T, ML-2T, and ML-3T) do not include off-premises theft coverage. Discuss how to add this coverage with your agent.

INCREASED, EXTRA, and PLUS COVERAGES

	Form ML-147	Form ML-148	Form ML-150A	Form ML-150
Higher Limits on Certain Property	•	•	•	•
Refrigerated Food Products Coverage \$500	•	•	•	•
Additional Liability \$100,000		•	•	•
Additional Medical Payments Coverage \$1,000		•	•	•
Damage to Property of Others Coverage increased by \$500		•	•	•
Personal Injury Coverage		•	•	•
Water Back-up \$2,500			•	•

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