



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 Special Multi-Peril Policy provides Building Coverage, Business Property Coverage and Liability Coverage — underwriting solutions in one SMP policy.

Custom-design the Security Mutual Special Multi-Peril Policy (SMP) to the specific coverage needed for your business, such as:

- Business equipment, furnishings, computers and furniture
- Fire Legal Liability
- Own or lease the building; or space where you conduct business
- Personal Injury and Advertising Injury

### PERFECT FOR

- Churches and Public Buildings
- Libraries and Museums
- Seasonal motels, cabins and cottages
- Small retailers
- Tenants
- Warehouses

### COST-SAVING CREDITS

- Deductibles up to \$10,000
- Alarm Credit, saves up to 10%
- Premium credit available, when combining Property Coverage and Liability Coverage as a SMP

### 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

Equipment Breakdown, coverage is standard on all new policies.

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.*