



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 ULTRASecurity Homeowners Program provides coverage for above-average; one or two-family; owner-occupied primary homes; insured for at least \$150,000; and with no insurance claims over the past five years.

### PERFECT FOR

- Homes 40 years old or newer; or homes more than 40 years old with updated plumbing, electrical and heating systems within the past 40 years
- Homes with a roof 25 years old or newer
- Log Homes, if risk fits in with Security Mutual underwriting guidelines

### INELIGIBLE RISKS

- Builder's Risk that takes longer than 30 days to complete and occupy as primary home
- Homes built on pier foundations; or without central heat
- Homes located in Zone 2
- Homes located in Bronx, Kings, New York, Richmond and Queens counties
- Homes with flat roof
- Manufactured Mobile Homes
- Seasonal/secondary homes
- Townhouses or attached homes

### COST-SAVINGS CREDITS

- Deductibles up to \$10,000, saves up to 32%
- Alarm credit, saves up to 10%
- Dead Bolt Door Lock, saves \$2
- Hurricane Resistant Glass, saves 3%
- New Home discount, saves up to 10%
- Nonsmoker credit, saves 10%
- Renewal credit, saves 5%
- Storm/Hurricane Shutters, saves 3%
- Superior Home credit, if home qualifies, saves 10%

### ULTRASECURITY HOMEOWNERS PROGRAM INCLUDES

- Special Form ML-5 Coverage on Dwelling and Contents
- Equipment Breakdown
- Identity Theft
- Inflation Guard 1% per quarter
- Liability Coverage \$300,000
- Medical Payments \$1,000 per person
- Replacement Cost on Contents
- **HOMEOWNER'S PLUS COVERAGE;** Refer to Form SMIC-ML-150B  
Includes: Higher sub-limits on Certain Property, Additional Personal Liability \$100,000, Additional Medical Payments to Others \$1,000, Damage to Property of Others, Ordinance and Law \$20,000, Personal Injury Coverage, Refrigerated Food Products \$500, and Water Back-up \$2,500.

### OPTIONAL COVERAGES AVAILABLE

- Added Water Damage
- Additional Household Member
- Assisted Living Care Facility Resident
- Boats
- Computers
- Earthquake
- Farmers Comprehensive Personal Liability
- Golf Cart Liability
- Increased Limits on Private Structures
- Jewelry, Silverware, Furs, and other schedules of Personal Property
- Residence Special Loss Settlement Endorsement
- Siding and/or Roofing Matching
- Underground Utility Line Endorsement

Form ML-5T: Does not include off-premises Theft Coverage. Ask your Security Mutual agent to include this coverage.

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.*