



Chautauqua Patrons Insurance Company



Firmly Rooted Since 1877

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Homeowner Insurance

Basic Coverage - Form ML-1R

Provides Coverage for direct physical loss to covered property caused by the following causes of loss:

- ▶ Fire and Lightning
- ▶ Windstorm or Hail
- ▶ Explosion
- ▶ Riot or Civil Commotion
- ▶ Aircraft
- ▶ Vehicles except any owned or operated by any occupant of dwelling
- ▶ Sudden and Accidental Damage from
- ▶ Smoke
- ▶ Vandalism and Malicious Mischief
- ▶ Glass Breakage
- ▶ Theft

Broad Coverage - Form ML-2

All Basic Coverage (ML-1) Perils plus:

- ▶ Falling objects
- ▶ Weight of Ice, Snow or Sleet
- ▶ Collapse of a Building or Any Part of a Building
- ▶ Sudden and Accidental Tearing Apart,
- ▶ Burning or Bulging
- ▶ Accidental Discharge or Overflow of
- ▶ Liquids or Steam
- ▶ Freezing
- ▶ Sudden and Accidental Damage from Artificially Generated Electrical Currents

Special Coverage - Form ML-3

Your residence and related private structures are covered against damage, **except** from those perils specifically excluded.

Personal Property

Your personal property is covered up to 70% of the insurance on your residence under the ML-1, ML-2, ML-3 forms, when you select the Replacement Cost option. Higher limits are available.

Personal Liability

Bodily Injury or Property Damage

You are covered against claim for injury, or damage to the property of others.

Medical Payments to Others

You are covered for medical expenses arising from injuries to others on or off your premises, up to the limit available in your policy.

Optional Coverages

- ▶ Identity Fraud
- ▶ Mechanical Breakdown
- ▶ Underground Utility Coverage
- ▶ Added Water Damages
- ▶ Replacement Cost on Contents
- ▶ Inland Marine

Optional Credits Available

- ▶ First Responder Credit
- ▶ Home / Auto Discount
- ▶ New Home Credit
- ▶ Military Credit
- ▶ Multi Policy Discount
- ▶ Video Surveillance