



# Chautauqua Patrons Insurance Company



*Firmly Rooted Since 1877*

529 West Third St  
Jamestown, NY 14701

Phone: (716)664-5813  
Fax: (716)484-2310

[www.cpins.com](http://www.cpins.com)

## Landlord Policy

### Basic Coverage - Form FL-1R

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

- ▶ Fire or Lightning
- ▶ Explosion
- ▶ Windstorm or Hail
- ▶ Riot or Civil Commotion
- ▶ Aircraft
- ▶ Vehicles
- ▶ Smoke
- ▶ Sinkhole Collapse
- ▶ Volcanic Action
- ▶ Vandalism and Malicious Mischief (Optional)

### Broad Coverage - Form FL-2

All Basic Coverage (FL-1R) Perils plus:

- ▶ Breakage of Glass
- ▶ Falling objects
- ▶ Weight of Ice, Snow or Sleet
- ▶ Collapse of a Building or Any Part of a Building
- ▶ Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
- ▶ Accidental Discharge or Overflow of Liquids or Steam
- ▶ Freezing of Plumbing, Heating, Air Conditioning Systems, Automatic Fire Protective Sprinkler Systems or Domestic Appliances
- ▶ Sudden and Accidental Damage from Artificially Generated Electrical Currents

### Special Coverage - Form FL-3

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



### Personal Liability

#### Bodily Injury or Property Damage

Covers you against claim for injury, or damage to the property of others that result from the ownership, maintenance or use of the premises.

#### Medical Payments to Others

This optional coverage pays for medical expenses arising from injuries to others caused by a condition of the premises and by operations covered by the Bodily Injury liability of the policy.

### Optional Coverages

Several Optional Coverages are available including:

- ▶ Added Water Damages
- ▶ Equipment Breakdown
- ▶ Loss of Rents and Additional Living Expenses (10% of limit on residence included)
- ▶ Personal Property owned by or in the care of the insured (ACV Only)
- ▶ Related Private Structures (10% limit on residence is included)
- ▶ Underground Utility Coverage

### Insurance to Value

- ▶ Replacement Cost requires 80% Insurance to Value
- ▶ Actual Cash Value requires 50% Insurance to Value