



# Chautauqua Patrons Insurance Company



*Firmly Rooted Since 1877*

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

## Premier Homeowner Insurance

### Comprehensive Coverage - Form ML-5

Your residence, related private structures and personal property 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-5 Form

### 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.

### Homeowners Plus Coverage—Included coverages Increased Limits on Certain Property

- \$ 200 Money
- \$ 250 Business Property away from the premises
- \$1,000 Valuable papers
- \$1,000 Theft of Jewelry
- \$1,000 Watercraft including trailers, equipment, and Outboard Motors
- \$1,000 Trailers not used with watercraft
- \$1,000 Electronic equipment used for business purposes
- \$2,000 Grave Markers
- \$2,000 Guns and Gun Accessories
- \$2,500 Certain items plated with gold or silver
- \$2,500 Added Water Damages
- \$5,000 Motorized vehicles used to service the residence premises and not designed or licensed

### Homeowners Plus Coverage—Included coverages Expanded Liability

- \$ 500 Damage to Property of Others
- \$ 1,000 Medical Payments to Others
- \$ 100,000 Personal Liability

- Personal Liability is extended to include coverage for Personal Injury

### Optional Coverages

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

### Refrigerated Food Products with \$0 Deductible

- ▶ \$500 for contents owned by you for loss caused by a change in temperature due to:
  - ▶ Interruption of Electrical Service to Refrigeration Equipment
  - ▶ Mechanical or Electrical Breakdown of the Refrigeration System

### Optional Credits Available

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