



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

Seasonal 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 seasonal residence and relate private structures are covered against damage, EXCEPT from those perils specifically excluded.
A premium reduction is available if your primary home is also written.

Dwelling coverage is available on an Actual Cash Value (ACV) or Replacement Cost (RC) basis.

Personal Property

Your personal property is covered up to 70% of the insurance on your seasonal residence under the ML-1, ML-2, ML-3 and ML-5 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 up to the limit available in your policy.

Personal Property, Personal Liability and Medical Payments coverages are limited to the insured premises.

Credits Available

- ▶ First Responder Credit
- ▶ Military Credit
- ▶ Multi Policy Discount
- ▶ Video Surveillance
- ▶ Monitored Temperature Alarm
- ▶ Monitored Water Alarm
- ▶ Monitored Smoke / Fire / Burglary Alarm
- ▶ New Home Credit