



# Chautauqua Patrons Insurance Company



*Firmly Rooted Since 1877*

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## Standard Fire Policy

### Standard Fire Policy

The Standard Fire Policy offers both property and liability coverage to eligible dwellings. Our unique program provides maximum flexibility to meet the needs of most insureds.

### Basic Coverage - Form FL-1A

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

- ▶ Fire or Lightning
- ▶ Explosion

The following Optional Additional Perils can be added subject to an additional premium charge:

- ▶ Windstorm
- ▶ Hail
- ▶ 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
- \*Weight of Ice and Snow available after favorable underwriting inspection

### Broad Coverage - Form FL-2

All Basic Coverage (FL-1A) 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 FL-3

Your property and related private structures (10% of limit on residence is included) are covered against damage, EXCEPT from those perils specifically excluded

### Personal Property

Coverage can be added by endorsement if you occupy the residence at Actual Cash Value

### Liability Coverage

- ▶ Comprehensive Personal Liability
- ▶ Farmers Comprehensive Personal Liability
- ▶ Owners, Landlords, and Tenants
- ▶ Farmers, Owners, Landlords and Tenants

### Examples of Structure Types for this Program

- ▶ Homes that don't qualify for Homeowners Program
- ▶ Vacant Structures
- ▶ Older Mobile Homes
- ▶ Seasonal Properties
- ▶ Barns (Fire, Wind and Vandalism Only)
- ▶ Structures Not Eligible for Other Programs
- ▶ Structures Excluded from Other Programs

