



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

Homeowner Insurance

Basic Coverage - Form ML-1R

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

- ▶ Fire or Lightning
- ▶ Windstorm or Hail
- ▶ Explosion
- ▶ Riot or Civil Commotion
- ▶ Aircraft
- ▶ Vehicles
- ▶ Sudden or Accidental Damage from Smoke
- ▶ Vandalism & Malicious Mischief
- ▶ Glass Breakage
- ▶ Theft

Broad Coverage - Form ML-2

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

- ▶ Falling objects
- ▶ Weight of Ice, Snow & 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.

Optional Credits Available

- ▶ First Responder Credit
- ▶ Home / Auto Discount
- ▶ Military Credit
- ▶ Multi Policy Discount
- ▶ New Heat System Credit
- ▶ New Home Credit
- ▶ New Roof Credit
- ▶ Various Monitored Alarm Systems Credits

Personal Property

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

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

Several Optional Coverages are available including:

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

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