



# Chautauqua Patrons Insurance Company



*Firmly Rooted Since 1877*

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

## Mobile 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 and 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.



### 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:

- ▶ Earthquake
- ▶ Identity Fraud
- ▶ Inland Marine
- ▶ Mechanical Breakdown
- ▶ Replacement Cost on Contents
- ▶ Underground Utility Coverage

### Optional Credits Available

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