



Chautauqua Patrons Insurance Company



Firmly Rooted Since 1877

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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.

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 insured premises and not designed or licensed for public roads.

Refrigerated Food Products

- \$ 500 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.

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.

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

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

Optional Credits Available

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