



Chautauqua Patrons Insurance Company



Firmly Rooted Since 1877

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www.cpins.com

Tenant Homeowner Insurance

Contents Coverage - Form ML-4

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 and Accidental Damage from Smoke
- ▶ Vandalism and Malicious Mischief
- ▶ Glass Breakage
- ▶ Theft
- ▶ 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



Personal Property

Your personal property is covered with a Minimum Limit of \$8,000.

Additional Living Expense and Loss of Rent is covered up to 50% of the insurance on your Personal Property.

Personal Liability

Bodily Injury or Property Damage

You are covered against claim for injury, or damage to the property of others.

The minimum limit is \$25,000. Higher limits are available.

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.

The minimum limit is \$500 each person. Higher limits are available.

Credits Available

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