

SECURITY MUTUAL GROUP



SECURITY
MUTUAL
INSURANCE
COMPANY

Established 1887

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SECURITY
COOPERATIVE
INSURANCE
COMPANY

Established 1910

HOMEOWNER'S POLICY RENEWAL CHECKLIST

Policy Number: _____ Named Insured: _____
Renewal Date: _____ Review Date: _____

Is the home insured to value?

Use Replacement Cost Estimator to calculate Current Replacement Cost

Current Replacement Cost is: _____

Current Coverage A Limit: _____

Need 80% to qualify for replacement cost.

Need 90% to qualify for Superior Home Credit or UltraSecurity Homeowner's Policy.

Need 100% to qualify for ML-24A

Should the deductible be increased to reduce the annual premium?

- | | |
|----------------------------------|-----------------------------------|
| <input type="checkbox"/> \$500 | <input type="checkbox"/> \$2,500 |
| <input type="checkbox"/> \$1,000 | <input type="checkbox"/> \$5,000 |
| <input type="checkbox"/> \$2,000 | <input type="checkbox"/> \$10,000 |

Does the policy qualify for the following credits?

- | | |
|---|--|
| <input type="checkbox"/> Nonsmokers Credit (-10%) Need signed Nonsmokers Warranty | |
| <input type="checkbox"/> Superior Home Credit (-10%) insured to 90% & 40-yrs-old or full updates <20 yrs? | |
| <input type="checkbox"/> Deadbolt Door Lock Credit (-2%) | <input type="checkbox"/> Hurricane Resistant Glass (-3%) |
| <input type="checkbox"/> Storm/Hurricane Shutters (-3%) | <input type="checkbox"/> Premise Alarm Credit (-2%-10%) |

Should the following endorsements be added? (REVIEW MANUAL FOR COMPLETE LIST)

- | | |
|---|--|
| <input type="checkbox"/> ML-10 Farmers Comprehensive Personal Liability | |
| <input type="checkbox"/> ML-23 Additional Household Member Coverage | |
| <input type="checkbox"/> ML-24A Residence Special Loss Settlement | |
| <input type="checkbox"/> ML-29 Assisted Living Care Facility Resident Coverage | |
| <input type="checkbox"/> ML-40 Structures Rented to Others on the same premises | |
| <input type="checkbox"/> ML-42 Incidental Office, Day Care, Music Lessons | |
| <input type="checkbox"/> ML-48 Related Private Structures (any business use?) | |
| <input type="checkbox"/> ML-55*Replacement Cost Coverage on Contents (included with ML-5) | |
| <input type="checkbox"/> ML-61 Scheduled Personal Property-valuable property acquired? | |
| <input type="checkbox"/> ML-64H or ML-65H Higher Limit of Liability on Certain Property | |
| <input type="checkbox"/> ML-89 Private Structures away from premises | |
| <input type="checkbox"/> ML-147, 148,150,150A Increased, Extra, Plus Coverages *ML-150B | |
| <input type="checkbox"/> ML-187 Extended Theft (For use with T forms) | |
| <input type="checkbox"/> *ML-243 Inflation Guard @ 1% per quarter | |
| <input type="checkbox"/> ML-342 Underground Utility Line | |
| <input type="checkbox"/> ML-375 Siding and/or Roofing Matching Coverage | |
| <input type="checkbox"/> Additional Residence Occupied by Insured | |
| <input type="checkbox"/> Rental of Residence – up to three months per year | |
| <input type="checkbox"/> MR-51 Boats | <input type="checkbox"/> ML-75 Watercraft Liability |
| <input type="checkbox"/> MR-61A Computers | <input type="checkbox"/> ML-82 Golf Cart Liability |
| <input type="checkbox"/> ML-41 Additional Insured | <input type="checkbox"/> ML-72 Added Water Damage |
| <input type="checkbox"/> ML-46 Personal Injury | <input type="checkbox"/> ML-342 Underground Utility Line |
| <input type="checkbox"/> ML-54 Earthquake Coverage | |

*Included in UltraSecurity Program, Discuss the need for an Umbrella Policy