





**ASSOCIATED MUTUAL
INSURANCE COOPERATIVE**
PO BOX 307
WOODRIDGE, NEW YORK 12789
845/434-4880 FAX 845/434-5430
WWW.ASSOCIATEDMUTUAL.COM

DOWNSTATE HOMEOWNER SUMMARY

Eligible Counties: Bronx, Kings, New York, Queens, Richmond, Nassau, Westchester, Rockland and Putnam

Highly Protected and Protected:

 Minimum Limit Coverage A: \$150,000
 Maximum Limit Coverage A: \$750,000

Semi-Protected:

 Minimum Limit Coverage A: \$150,000
 Maximum Limit Coverage A: \$300,000

Min/Max Liability and Med Pay Limits: \$300,000/\$1,000 \$500,000/\$5,000
Property Deductible: \$100 Minimum - \$2500 Maximum (no mandatory wind deductible)

Three year policy term with guaranteed annual premium
Personal Article Floaters \$10,000 Maximum per Item, \$40,000 Maximum per schedule
Must be owner occupied, primary, 1 or 2 family residence
Smoke detectors installed according to local code required
Sewer back-up will be offered on a limited basis (\$2,500) with the use of form ML-150

DO NOT BIND – REFER TO COMPANY

Risks rejected, cancelled or non-renewed during the past 5 years by other companies
Property which is vacant, condemned or to be destroyed
Property which is under renovation, repair or construction
Homeowners or locations which have had prior losses over the past 5 years
Property in Fair Plan at any time over the past 5 years
Any Dogs requires completion of questionnaire

Kings, Queens and Richmond Counties: No binding any risk within ½ mile of Tidal Water. If approved, risks within ½ mile of Tidal Water may require a windstorm deductible.

Nassau County: No binding of any risk within 2 miles of Tidal Water. If approved, risks within 2 miles of Tidal Water may require a windstorm deductible.

Seasonal or secondary risk
Manufactured homes
Multiple prior non-payment cancellations

PROHIBITED

Property adjacent to vacant homes
Property which is unprotected
Dogs of an aggressive breed or nature such as Dobermans, German Shepherds, Pit Bulls, and Rottweilers;
Large breed dogs; Aggressive dogs of any size; Dogs with any biting history and/or outdated vaccinations are unacceptable
In-ground fuel tanks (unless insured elsewhere)
Trampolines
In ground pools with diving board/slide, or without 4' chain link fence with self-closing gate and lock
Day Care exposure
Horses and/or farm animals
Outdated wiring, plumbing or roof
Poor financial history, foreclosures and/or bankruptcy
Historic homes or log cabins
Multiple recreational vehicles
Row Houses
Off premises theft coverage

**Properties will be inspected at a minimum of every three years to check on quality and condition. This is a summary of coverage and not a statement of contract. All coverage is subject to the exclusions, limitations and conditions in the policy contract.*