



## **Otsego Mutual Fire Insurance Company**

**Serving New Yorkers for 125 years!**

Underwriting Appetite

### **Homeowners & Dwelling Fire Insurance**

- 1&2 family owner-occupied
- No mandatory windstorm/Hurricane deductible!
- Up to \$800,000 dwelling coverage
- Up to \$500,000 liability coverage
- Deductible choices available from \$100 to \$2500

#### ***Coverage Enhancements***

- Water Backup
- Otsego Homeowner's Plus Coverages
- Equipment Breakdown
- Underground Utility Line Coverage

### **Renter's Insurance (ML-4)**

Up to \$100,000 contents coverage

Up to \$300,000 liability

### **Coastal Restrictions:**

5 Boros of New York—1/2 mile from tidal water (1 mile on south shore of Staten Island)

Nassau County—1 mile on south shore, 1/2 mile on north shore

Suffolk County—2 miles on south shore, 1 mile on north shore

Getting to Know

# Otsego Mutual Fire Insurance Company

**#1 Overall Company in NYS as voted by the  
PIA for consecutive years 2014-2018**

**Rated A+ for 80 consecutive years by  
A.M. Best Company**

→Devoted to independent  
agents  
Higher commissions

→Three year policies  
Rates guaranteed for 3 years

→Property rates have not  
changed since 1987

→No mandatory  
windstorm/hurricane  
deductible

→Customer service  
Call and speak with a  
person

→Insuring homes  
throughout NY since 1897

143 Arnold Rd  
Burlington Flats, NY 13315



607-965-8211  
[www.otsegomutual.com](http://www.otsegomutual.com)



Thank you  
for rating Otsego Mutual number-one overall company  
in PLANET's last three  
Company Performance Surveys  
2014, 2016 and 2018



Agents rated Otsego first  
in the following categories  
on this year's survey:

- Overall company
- Clear, honest communication
- Listens and responds to agents
- Customer service oriented
- Competitive compensation
- Paying claims promptly
- Consistent underwriting
- Stable market
- Resolves issues quickly
- Adjusts claims fairly

Since 1897, Otsego Mutual has partnered with professional, independent agents  
to meet our policyholders' insurance needs.

We've been rated "A+" by A.M. Best every year since 1941.

That's stability. That's commitment.