



ASSOCIATED MUTUAL INSURANCE COOPERATIVE

PO BOX 307
WOODRIDGE, NEW YORK 12789
845/434-4550 FAX 845/434-5430
WWW.ASSOCIATEDMUTUAL.COM

HOMEOWNER SUMMARY

Eligible Counties: Bronx, Kings, New York, Queens, Richmond, Nassau, Suffolk, Westchester, Rockland, Putnam, Orange, Sullivan, Dutchess, Ulster, Columbia and Greene.

Highly Protected and Protected:

 Minimum Limit Coverage A: \$150,000
 Maximum Limit Coverage A: \$1,000,000

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 \$1,000,000/\$5,000
Property Deductible: \$100 Minimum - \$2500 Maximum (no mandatory wind deductible)

Three year policy term with guaranteed annual premium

Must be owner occupied, primary, 1 or 2 family residence

Added Water Damage Coverage, ML-72 up to a maximum of \$5,000., unless ML-150 is provided, then maximum is \$2,500

RC available on Coverage C with as little as 40% of value of Coverage A

ML-59 (Lead Exclusion) required for all two family homes built prior to 1980

Personal Article Floaters \$25,000 Maximum per Item, \$75,000 Maximum total schedule

Automatic recurring payments directly from banks accounts or an accepted credit card now available through Xpress-pay

DO NOT BIND – REFER TO COMPANY VIA QUBIT

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 dog(s) requires a completed questionnaire

Five Boroughs: 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 and Suffolk County: No binding of any risk within 2 miles of tidal water on south shore, 1 mile from north shore. 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

Poor financial history, foreclosures and/or bankruptcy

Row Houses

PROHIBITED

Property adjacent to vacant homes

Property which is unprotected

Aggressive dogs of any size; Dogs with any biting history and/or outdated vaccinations are unacceptable, horses and/or farm animals also prohibited

Trampolines

In ground pools with diving boards, or without 4' chain link fence with self-closing gate and lock

Day Care exposure

Outdated wiring, plumbing or roof

Historic homes or log cabins

Multiple recreational vehicles

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.
ed. 1/22*