




# ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

8800 SHERIDAN DRIVE  
WILLIAMSVILLE, NY 14221

 (800) 234-9876

 [www.enia.com](http://www.enia.com)



## Seasonal Homeowner Insurance

### Basic Coverage (ML-1)

Provides Coverage for direct physical loss to covered property caused by the following causes of loss:

- Fire and Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles except any owned or operated by any occupant of dwelling
- Sudden and Accidental Damage from Smoke
- Vandalism and Malicious Mischief
- Glass Breakage
- Theft
- Sinkhole Collapse
- Volcanic Action

Dwelling coverage is available on an Actual Cash Value (ACV) or Replacement Cost (RC) basis.



### Broad Coverage (ML-2)

All Basic Coverage (ML-1) Perils plus:

- 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

### Special Coverage (ML-3)

Your *seasonal residence and relate private structures* are covered against damage, EXCEPT from those perils specifically excluded.

A premium reduction is available if your primary home is also written with Erie and Niagara.



### Comprehensive Coverage (ML-5)

Your *residence, related private structures and personal property* are covered against damage, EXCEPT from those perils specifically excluded.

#### Personal Property

Your personal property is covered up to 70% of the insurance on your seasonal residence under the ML-1, ML-2, ML-3 and ML-5 forms, when you select the Replacement Cost option. Higher limits are available.

#### Personal Liability

**Bodily Injury or Property Damage**  
You are covered against claim for injury, or damage to the property of others.

**Medical Payments to Others**  
You are covered for medical expenses arising from injuries to others up to the limit available in your policy.

Personal Property, Personal Liability and Medical Payments coverages are limited to the insured premises.



## Why Choose Erie and Niagara Insurance?

- Over 140 year history as a policyholder-owned New York State Insurance Company
- We offer a wide range of products with broad coverage and competitive pricing
- Reputation for Prompt and Fair Claim Handling
- A.M. Best "A" Rated Since 1988