




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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WILLIAMSVILLE, NY 14221

 (800) 234-9876

 www.enia.com



Special Multi-Peril Insurance

Basic Coverage (SF-1)

Provides Coverage for direct physical loss to covered Building and/or Business Property caused by the following causes of loss:

- Fire or Lightning
- Removal
- Explosion
- Windstorm or Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Sinkhole Collapse
- Volcanic Action

Broad Coverage (SF-2)

Includes All Basic Coverage (SF-1) Perils plus:

- Falling Objects
 - Weight of Ice, Snow or Sleet
 - Collapse of a Building or any part of a Building
 - Water Damage
 - Breakage of Glass
- \$100/plate \$500/occurrence

Special Coverage - Building (SF-3)

Your Building is covered against damage, EXCEPT from those perils specifically excluded.



Special Coverage - Business Property (SF-4)

Your Business Property is covered against damage, EXCEPT from those perils specifically excluded.

Special Coverage - Business Property (SF-4A)

Provides the same coverage as the SF-4 above, EXCEPT, the peril of theft is excluded.

Basic Coverage (SF-5)

Includes All Basic Coverage (SF-1) Perils, EXCEPT Vandalism

Basic Coverage (SF-6)

Causes of Loss are limited to Fire or Lightning and Removal

Liability Coverages

Covers you against claims for Bodily Injury or Property Damage to Property of others. Liability options include:

- Premises and Operations Liability (LS-1)
- Business General Liability (LS-5)
 - Medical Payments
 - Products and Completed Operations
- Business General Liability (LS-6)
 - Medical Payments
 - Products and Completed Operations
 - Fire Legal Liability
 - Personal and Advertising Injury

Business Classifications

We can insure a broad range of business classifications. Some of the classes available to be insured are:

- Antique Stores
- Apartment Buildings (5-60 units)
- Barber & Beauty Shops (no tanning)
- Bed & Breakfast
- Churches
- Clubs – Masonic, Rod & Gun, Others
- Cold Storage Building
- Consignment Stores
- Department Stores
- Dog Kennels
- Florist Shops
- Funeral Homes
- Furniture Stores
- Grocery Stores
- Laundries (Self-Service)
- Liquor Stores
- Meat Sales – Wholesale & Retail
- Offices
- Restaurants
- Student Housing
- Taverns
- Thrift Stores
- Warehouses



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