




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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WILLIAMSVILLE, NY 14221

 (800) 234-9876

 www.enia.com



Farmowner Insurance

Basic Coverage (ML-1)

Provides Coverage for direct physical loss to your **residence** 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

Broad Coverage (ML-2)

All Basic Coverage (ML-1) **residence** 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 **residence** is covered against damage, EXCEPT from those perils specifically excluded.

Superior Coverage (ML-5)

Your **residence 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 residence when you select the Personal Property Replacement Cost option. Higher limits are available.

Premises and Operations Liability

Bodily Injury or Property Damage

Covers you against claim for injury, or damage to the property of others.

Medical Payments to Others

Covers you for medical expenses arising from injuries to others on or off your premises, up to the limit available in your policy.



Eligible Farm Types

Erie and Niagara has as a long history of being a Farm Focused insurance company. Our Farmowner Program provides Dwelling, Farm Structures, Personal Property and Liability Coverage for many different Farm Types including:

- Beef
- Crop
- Dairy
- Fish
- Fruit/Orchards
- Grape
- Hobby
- Horse (owned & up to 12 boarded)
- Market Vegetables
- Nursery Plants/Flowers/Trees
- Poultry

Optional Coverages

Several Optional Coverages are available including:

- Weight of Ice, Snow or Sleet
- Added Water Damages
- Debris Removal
- Earthquake



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