




## ERIE AND NIAGARA INSURANCE

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# Landlord Insurance

## Landlord Package Policy

The Landlord Package offers both property and liability coverage to eligible landlords. Our unique program provides maximum flexibility to meet the needs of most insureds.

## Basic Coverage (FL-1R)

Provides Coverage for the following Perils:

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

The following **Optional Additional Peril** can be added subject to an additional premium charge:

- Vandalism

## Broad Coverage (FL-2)

All Basic Coverage (FL-1R) Perils as well as the **Optional Additional Peril**, plus:

- Breakage of Glass
- Falling Objects
- Weight of Ice, Snow or Sleet
- Collapse of or any part of a Building
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
- Accidental Discharge or Overflow of Water or Steam
- Freezing of Plumbing, Heating, Air Conditioning Systems, Automatic Fire Protective Sprinkler Systems or Domestic Appliances
- Sudden and Accidental Damage from Artificially Generated Elect. Currents

## Special Coverage (FL-3)

Your **property and related private structures** (10% of limit on residence included) are covered against damage, EXCEPT from those perils specifically excluded.

## Personal Liability

### Bodily Injury or Property Damage

You are covered against claims for injury or damage to property of others that result from the ownership, maintenance or use of the premises.

### Medical Payments to Others

This optional coverage pays for medical expenses arising from injury to others caused by a condition of the premises and by operations covered by the Bodily Injury liability of the policy.

## Optional Property Coverages

- Added Water Damages Coverage
- Equipment Breakdown
- Loss of Rents and Additional Living Expenses (10% of limit on residence is included)
- Personal Property owned by or in care of insured
- Related Private Structures (10% of limit on residence is included)



## 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