




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

8800 SHERIDAN DRIVE
WILLIAMSVILLE, NY 14221

 (800) 234-9876

 www.enia.com



Residential Fire Insurance

Residential Fire Package Policy

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

Basic Coverage (FL-1A)

Provides Coverage for the following Perils:

- Fire or Lightning
- Explosion

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

- Windstorm
- Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Sinkhole Collapse
- Volcanic Action
- Vandalism



Broad Coverage (FL-2)

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

- Breakage of Glass or Safety Glazing Materials
- Falling Objects
- Weight of Ice, Snow or Sleet
- Collapse of a Building 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 Electrical Currents



Special Coverage (FL-3)

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

Personal Property

Coverage can be added by endorsement if you occupy the residence

Liability Coverage

- Comprehensive Personal Liability
- Farmers Comprehensive Personal Liability
- Owners, Landlords and Tenants
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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