




# ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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WILLIAMSVILLE, NY 14221

 (800) 234-9876

 [www.enia.com](http://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 6 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