




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

**8800 SHERIDAN DRIVE
WILLIAMSVILLE, NY 14221**

 **(800) 234-9876**

 **www.enia.com**



Tenant Homeowner Insurance

Contents Coverage (ML-4)

Provides Coverage for direct physical loss to covered property 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

- 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

Personal Property

Your personal property is covered with a Minimum Limit of \$10,000.

Additional Living Expenses and Loss of Rents is covered up to 40% of the insurance on your Personal Property. Higher limits are available.

Personal Liability

Bodily Injury or Property Damage

You are covered against claim for injury, or damage to the property of others.

The minimum limit is \$100,000. Higher limits are available.

Medical Payments to Others

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

The minimum limit is \$500 each person. Higher limits are available.



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