




# ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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



## Country Home - Homeowner Insurance

### Country Home

Our Country Home product offers affordable protection for your limited farming exposures.

This product is designed for the homeowner with a small number of farm animals and/or farmed acreage who needs additional farm protection but doesn't need the same level of coverage as an income generating farm or ranch.

Whether you maintain a modest roadside stand, raise a limited number of farm animals or lease your land for farming, our Country Home product is right for you.

### Farm Liability

Farm Liability (ML-10F) is Included



### Broad Coverage (ML-2)

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
- 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



### 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.

### Coverages Available

Several Optional Coverages are available including:

- Barn Coverage
- Added Water Damages Coverage
- Farm Equipment - Scheduled
- Livestock - Specific or Pro-Rata
- HO Advantage Plus Coverage
  - Increase of limitations on certain property
  - Refrigerated food for \$500
  - Increased liability by \$100,000
  - Personal Injury Coverage
  - Added Water Damages coverage for \$5,000
  - Ordinance and Law Coverage - \$2,500
  - Mechanical Breakdown - \$2,500



## 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