




ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

8800 SHERIDAN DRIVE
WILLIAMSVILLE, NY 14221

 (800) 234-9876

 www.enia.com



Homeowner Insurance

Basic Coverage (ML-1)

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

Broad Coverage (ML-2)

All Basic Coverage (ML-1) 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 and related private structures* are covered against damage, EXCEPT from those perils specifically excluded.

Comprehensive Coverage (ML-5)

Your *residence, related private structures 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 under the ML-1, ML-2, ML-3 and ML-5 forms, when you select the Replacement Cost option. 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.

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.



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