

In Business since 1898



We proudly support the freedom
that our flag represents

We are a proud supporter of
the Independent Agency system
which allows our agents the
flexibility in devising a better
insurance program to fit your
needs. For complete information
on how our Commercial Fire program
can provide you superior insurance
to value coverage, please contact
one of our local agents today.

Panhandle Farmers

**Rd. 1, Box 166A
Moundsville, WV 26041
Phone: (304) 845.2649
Fax: (304) 845.2967
www.panhandleins.com**

Panhandle Farmers Mutual Insurance

Commercial Fire Program

We offer coverage at Market
Value or Purchase price amount
with settlement terms on an
Actual Cash Value Basis.



**Service you can count on
when you need it most.**

Phone: (304) 845.2649

Commercial Fire Program



Perils Insured Against:

Fire, Lightning & Explosion

With Extended Coverage Added:

Windstorm or Hail

Riot or Civil Commotion

Aircraft, Vehicle or Smoke

Sinkhole Collapse

Sonic Booms

Volcanic Action

Coverage available only with premium charge:

Commercial Structures

Business Personal Property

Commercial General or Premise only Liability for Bodily Injury and Property Damage. Certain limitations do apply.

Medical Payments to Others who are injured in an accident on your premises or from your actions. Certain limitations do apply.



Eligible Risk Includes:

Churches/Community Centers

Mercantile

Offices

Storage Buildings

Hardware Stores

Stores, Garages, etc.

Clubs & Associations

Restaurants

Apartments

This brochure is only a partial representation of coverage. It is not a statement of contract nor is it intended for that use. The policy contract should be reviewed for coverage and limitations that become part of the policy. Coverage is subject to our underwriting guidelines and procedures.