

**In Business since 1898**



We proudly support the freedom that our flag represents

**Limitations on Certain Property**

Money	\$ 100
Securities	\$ 500
Jewelry	\$ 500
Silverware	\$1,000
Guns	\$ 500
Watercraft	\$ 500
Business Property	\$ 500
Motorized Vehicle	\$1,000

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 Dwelling 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](http://www.panhandleins.com)**

## **Panhandle Farmers Mutual Insurance**

### **Dwelling Fire Program Form 1**

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**

## Dwelling Fire Program Form 1



### Perils Insured Against:

Fire, Lightning & Explosion

### With Extended Coverage Added:

Windstorm or Hail

Riot or Civil Commotion

Aircraft, Vehicle or Smoke

Optional Peril–Vandalism – Owner  
Occupied dwellings only

### Optional Farm Property includes

Upset or Collision

Theft of Livestock

### Coverage available only with premium charge:

Your Home & Attached Structures

Other Structures used in  
conjunction with the premises  
excluding farm buildings

Personal Property you own

Farm Structure & Property

Personal & Farm Liability for Bodily  
Injury and Property Damage

Medical Payments to Others who  
are injured in an accident on your  
premises or from your actions



### Optional Coverage Available:

Replacement Cost/Personal Property

Increased Personal Property Limit

ATV Physical Damage Coverage

Refrigerated Food Coverage

Incidental Office Liability

Vendor Single Interest

Additional Insured Protection

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.