

In Business since 1898



We proudly support the freedom that our flag represents

Limitations on Certain Property

Money	\$ 200
Securities	\$1,000
Theft of Jewelry	\$1,500
Theft of Silverware	\$2,500
Theft of Guns	\$2,000
Watercraft	\$1,000
Business Property	\$2,500
Off Premise	\$ 250

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 HO/MHO 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**

**Homeowner/Mobile
Homeowner/Double Wide
Form 1**

We offer coverage at Market Value, NADA value or Purchase price amount on New Units with settlement terms on an Actual Cash Value Basis.



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

Phone: (304) 845.2649

Homeowner/MHO/DW Form 1



Perils Insured Against:

Fire or Lightning

Windstorm or Hail

Explosion Riot/Civil Commotion

Aircraft or Vehicle

Smoke

Vandalism

Glass Breakage

Theft

Sinkhole Collapse

Volcanic Action

Coverage Provided for:

Your Home & Attached Structures

Other Structures used in conjunction with the premises excluding farm buildings

Personal Property you own

Loss of Use & Additional Living Expense

Personal 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

Scheduled Personal Property Floater

Increased Personal Property Limit

ATV Physical Damage Coverage

Refrigerated Food Coverage

Home Computer Equipment

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.