

**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 2**

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 2



### Perils Insured Against:

Fire, Lightning, Wind & Hail

Explosion Riot/Civil Commotion

Aircraft or Vehicle

Smoke, Theft

Glass Breakage, Vandalism

Sinkhole Collapse/Volcanic Action

Falling Objects

Weight of Ice, Snow & Sleet

Accidental Discharge of Water

Freezing, Electric Surge

### 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.