



PANHANDLE FARMERS MUTUAL  
INSURANCE COMPANY

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*IN BUSINESS SINCE 1898*

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## Doublewide Homeowner Basic and Broad Program

This program provides Actual Cash Value Cost Settlement terms with limitations on the Structure provided the risk meets the standards of our underwriting guidelines.

## Coverage Provided For:

Your Home & Attached Structures

Other Structures used in conjunction with premises excluding farm buildings

Personal Property you own

Loss of Use and Additional Living Expense

Personal Liability Coverage for Bodily Injury and Property Damage

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



## Basic Form Perils

\*Fire or Lightning, \*Windstorm or Hail,  
\*Explosion, \*Riot or Civil Commotion,  
\*Aircraft, \*Vehicles, \*Sudden and  
Accidental Damage from Smoke,  
\*Vandalism & Malicious Mischief, \*Theft,  
\*Breakage of Glass

## Broad Form Perils

All Basic Form Perils plus:

\*Sinkhole Collapse, \*Volcanic Action,  
\*Falling Object, \*Weight Ice, Snow or Sleet,  
\*Sudden and Accidental Tearing Apart,  
Cracking, Burning or Bulging of a Heating  
System, AC System, or Water Heater,  
\*Accidental Discharge or Overflow of  
Liquids or Steam, \*Freezing, \*Sudden &  
Accidental Damage from Artificially  
Generated Electrical Currents

## Limitations on Certain Property

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

## Age and Foundation Requirements

### Broad

Must be 25 years of age or newer

### Basic

25 years and older

Must be anchored in accordance with State regulations and underpinned

A continuous solid masonry foundation or on block piers that is enclosed or skirted.

## Optional Coverage Available:

Replacement Cost on Personal Property  
Scheduled Personal Property Floater  
Increased Personal Property Limit  
Refrigerated Food Coverage  
Home Systems Protection Coverage  
Incidental Office Liability  
Identity Theft Coverage  
Additional Insured Protection  
Coal Mine Subsidence

This brochure is only a partial representation of coverage. It is not a statement of contract nor is it intended for the 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.

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 Doublewide Homeowner Form 3 ACV program can provide you superior insurance to value coverage, please contact one of our local agents today.

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<https://panhandleins.com>

You can service your policy online via our insured web portal or download the **Panhandle Insurance app** available in the **Apple App Store** or **Google Play** store where you can pay your premium, update payment information, upload documents, file a claim, contact your agent and more!