



PANHANDLE FARMERS MUTUAL
INSURANCE COMPANY

IN BUSINESS SINCE 1898

Doublewide Homeowner Special ACV 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.

This policy covers the residence and related private structures on the insured premises for risk of direct physical loss unless specifically excluded from coverage. For review of the exclusions, please consult the policy.



Perils Insured Against for Personal Property:

*Fire or Lightning, *Windstorm or Hail,

*Explosion, * Riot or Civil Commotion,

*Vehicles, *Aircraft, *Sudden and Accidental

Damage from Smoke, *Sinkhole Collapse,

*Volcanic Action, *Vandalism, *Theft,

*Breakage of Glass, *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, *Power/Electric Surge

*Coverage on an Actual Cash Value basis unless Replacement Cost on Personal Property endorsement is added.

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

Must be 20 years of age or newer

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.

Panhandle Farmers Mutual Insurance
3727 Waynesburg Pike Road
Moundsville WV 26041

Phone: (304)-845-2649
Toll Free: 1-888-844-2649
Fax: (304)-845-2967

<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!