

INCLUDED INCIDENTAL COVERAGES

- EMERGENCY
REMOVAL
- DEBRIS
REMOVAL
- CHANGE OF
LOCATION
- TREES,
PLANTS,
SHRUBS AND
LAWNS
- OUTDOOR
ANTENNAS
- AND MORE!



Farmers Mutual Insurance Company

40 Moran Circle
Whitehall WV 26554
Phone: 1-800-654-0147
Fax: 304-366-5456
www.farmersmutual.com



SEASONAL DWELLING PROGRAM



West Virginia's natural beauty has long been an attraction for people all over the world. Our scenic mountains, rivers and lakes provide an escape from the hustle and bustle of an increasingly busy world. A seasonal dwelling is the perfect refuge, and Farmers Mutual Insurance Company proudly offers insurance coverage for seasonal dwellings.

Hunting camps, summer homes, ski homes, and family vacation homes are eligible for this affordable program.

Our Seasonal Dwelling Program offers competitive rates and excellent coverage. Unlike most companies, we will insure a seasonal dwelling even if we do not insure the primary residence of a client, making the program available to in state residents and out of state residents who own vacation homes in West Virginia.

This program insures under a basic form, which covers Fire or Lightning and Explosion. Named Perils of Windstorm or Hail, Riot or Civil Commotion, Aircraft, Vehicles and Sudden and Accidental Damage from Smoke are also available for an additional premium. Coverage for your personal property is also available.

Liability Coverage can be added to this policy for incidents where you are liable, and Medical Payments Coverage,



which takes care of medical bills for people injured on the premises, regardless of your liability, can be added as well. These two coverages require an additional premium.

One of the main reasons people have a seasonal home is to get away from the worries of the world, and our Seasonal Dwelling Program gives you peace of mind so you can relax.



Farmers Mutual wants you to enjoy that home away from home. We have been insuring West Virginia property for over one hundred years, and we can provide the type and quality of protection that fits your unique needs. Contact your local Farmers Mutual agent, and ask them about properly insuring your getaway home today.

Farmers Mutual Insurance Company

40 Moran Circle
Whitehall WV 26554

Phone: 1-800-654-0147
Fax: 304-366-5456
www.farmersmutual.com