



## Pricing Features

- Claim Free Discounts
- Alarm Credits
- Building Age Factor Discounts
- Multiple Location Credits
- Discounts for Garden Style Apartments

## Underwriting Considerations

- 1940 or newer Year of Construction
- Exterior Metal Fire Escapes required on risks over two stories
- Four Stories or Less
- Total Value up to \$6 Million

Visit our website for  
helpful tools and guidelines:  
**[farmersofsalem.com](http://farmersofsalem.com)**

**Get a Quote Today!**



*Superior Service with Personal Attention*

125 West Broadway Salem, NJ 08079

800.498.0954

**[farmersofsalem.com](http://farmersofsalem.com)**

### Our History

Farmers of Salem has been providing insurance protection to homeowners and businesses since 1851. We are an A.M. Best A- (Excellent) rated company, offering a wide range of Personal and Commercial insurance products. Our company prides itself on providing our policyholders superior customer service including fair and timely claims processing.



Rated A- (Excellent) by A.M. Best Company

This brochure is intended to give general information only, and is subject to the terms, conditions and exclusions stated in the policies. Coverage may be subject to certain limitations or modifications. Please consult the actual policy forms for complete details on conditions and exclusions.

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# Habitational Programs

**Apartments  
Mixed Occupancy  
1-4 Family Dwellings  
Condos and more!**



***Superior Service with Personal Attention***

# HABITATIONAL

IS WHAT WE DO!



## AVAILABLE PROGRAM COVERAGES\*

- Basic Plus and Expanded Coverages
- Replacement Cost or Actual Cash Value
- Property Only Coverage
- Business Income / Loss of Rents
- Loss of Income - Off Premises Utility Service
- Up to \$1,000,000 Liability Limits
- Per Location Aggregate Liability Limits
- Personal Injury
- Medical Expense
- Commercial Umbrella up to \$5,000,000
- Employee Dishonesty
- Equipment Breakdown
- EPL Coverage-includes 3<sup>rd</sup> Party Coverage to respond to claims brought by prospective, current or former tenants.
- Coverage specific policy forms for Condo Associations and Condo Unit Owners

\*All coverages are not available on all coverage forms.

## ELIGIBLE RISKS INCLUDE:

- Apartments
- Mixed Occupancy
- Condominium Associations
- Condominium Unit-Owners
- Townhouse and Condo units 1-4 family
- Dwellings Rented to Others 1-4 family



*Over a century and a half  
of dedication working  
for you.* **Since 1851**

## Who We Are

Farmers of Salem is proud to be a regional mutual insurance company specializing in insurance for home and business owners.

Owned by its policyholders, not stockholders, Farmers of Salem is focused on servicing our insureds' needs with the freedom to reinvest profits in order to remain innovative, competitive and stable in the insurance marketplace.

Our commitment to the security of our policyholders is solidified by adhering to sound management and solid business practices, ensuring that they are adequately protected and have peace of mind at the time of a loss.



**Dedicated to supporting our independent agents  
for over 160 years!**