



SEASONAL HOMEOWNER

INSURANCE FOR YOUR SECOND HOME

Whether it's a mountainside haven for skiing or a lakeside summer retreat, your second home is a valuable place to relax and recharge. We understand that value. That's why we offer an industry leading seasonal homeowners program designed to meet the needs of these unique properties.



Location: We insure properties throughout state of New York, from Lake Erie to the Adirondacks.



No central heat: "Summer use only" homes without central heat are eligible for our seasonal home program



Fire Protection: Our program is available for protected, semi-protected and unprotected property



Foundation: We accommodate many alternative construction methods including pile and pier foundations.



Primary Home: North Country DOES NOT require the primary residence to be insured with us



Log Home: We offer coverage for log homes in addition to standard frame or masonry construction



Islands: We insure island properties including islands that are only accessible by boat.



Coverage Options: We offer comprehensive all risk coverage or named peril coverage.



Replacement Cost Options: We offer replacement cost options at 100%, 80% or as low as 50%



Claims Service: Speak to a live person 24/7. We are always available to assist with a claim.



Please contact us for further information. We would be happy to help you find the right coverage for your client.

A Promise Kept Since 1877





SEASONAL HOMEOWNER

INSURANCE FOR YOUR SECOND HOME

Whether it's a mountainside haven for skiing or a lakeside summer retreat, your second home is a valuable place to relax and recharge. We understand that value. That's why we offer an industry leading seasonal homeowners program designed to meet the needs of these unique properties.



Location: We insure properties throughout state of New York, from Lake Erie to the Adirondacks.



Fire Protection: Our program is available for protected, semi-protected and unprotected property



Primary Home: North Country DOES NOT require the primary residence to be insured with us



Islands: We insure island properties including islands that are only accessible by boat.



Replacement Cost Options: We offer replacement cost options at 100%, 80% or as low as 50%



No central heat: "Summer use only" homes without central heat are eligible for our seasonal home program



Foundation: We accommodate many alternative construction methods including pile and pier foundations.



Log Home: We offer coverage for log homes in addition to standard frame or masonry construction



Coverage Options: We offer comprehensive all risk coverage or named peril coverage.



Claims Service: Speak to a live person 24/7. We are always available to assist with a claim.



Please contact us for further information. We would be happy to help you find the right coverage for your client.

A Promise Kept Since 1877

