

The Heffner Agency Inc.



Explore our personal lines market, call us today!



Company	Otsego Mutual (Established 1897)	Security Mutual	Associated Mutual	American European	National Gen /Allstate	Chubb	Utica First	Quincy	Travelers
Features	3 Yr Policy / NY Only	NY Only	3 Yr Policy / NY Only	NJ & NY		Upscale Risks		No NJ	
Dwelling Limit Max	\$800,000 Max	\$1.2M	\$1M	\$950K	\$1M	Inquire or call	\$1.2M	\$1.5M	\$1.5M
Personal Liability Max	\$500K, \$300k if dog/pool	\$1M	\$1M	\$500K	\$500K		\$1M	\$1M	\$1M
Deductibles Max	\$2500 Max	\$10K	\$2.5K	\$2.5K			\$5K	\$10K	\$5K
Max Age (yr. built)	1910	1910	1910	1910	1920	1910	1910	1910	1910
Water/Sewer Backup	Available	Available	Available	Available	Available	Available	Available	Available	Available
ID Theft / Cyber etc.	Underground Utility Line	ID theft	ID theft	ID theft / Cyber	ID theft	ID theft	ID theft	ID theft	ID theft
Equip. Breakdown	Available	Available	Available	Available	Available	Available	Available	Available	None
Additional Info	<<< All Companies >>> No Vicious Dogs <<< please inquire for specific enhancement endorsements and/or restrictions >>>								
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