

## Redball Express

For the small additional premium of only \$20 per year, New York Central's Redball Express package extends your limits in a number of key areas and adds coverage in others:

	Coverage Limits Under Standard Condominium Policy	With Redball Express
Securities and Accounts	\$1,500	\$2,000
Watercraft	1,500	2,000
Trailers	1,500	2,000
Jewelry & Furs*	1,500	2,500
Firearms & Related Equipment	2,500	3,000
Silverware*	2,500	3,500
Business Property		
On Premises	2,500	3,500
Off Premises	500	500
Credit Cards	1,000	1,500
Damage to Property of Others	1,000	1,250

In addition, the Redball Express adds Food Spoilage coverage (up to \$250) to your policy. Personal Injury Liability coverage is also added; coverage for Personal Liability is increased by \$100,000; coverage for Medical Payments to Others is increased by \$1,000; and the Horsepower Limit on Outboard Motors covered under your policy is increased to 50.

\*Reimbursement for unscheduled jewelry, watches and furs is limited to \$1,000 on any one item and to \$250 on any one item of unscheduled silverware.

If you have items whose value exceeds even those provided under the Redball Express, New York Central can help you protect them through a special endorsement to your policy or separate insurance. Consult your agent for details.

## More Ways to Save with New York Central

**Higher Deductibles** You can lower your premium by choosing a higher deductible on your Condominium Owners Insurance policy. A number of fixed dollar amounts are available.

**New York Central Customers** Insureds who have their Condominium Owners policy with New York Central and Auto policy with New York Central or A. Central can qualify for the "Coupler" discount.

Your agent can provide more information about these money-saving opportunities.

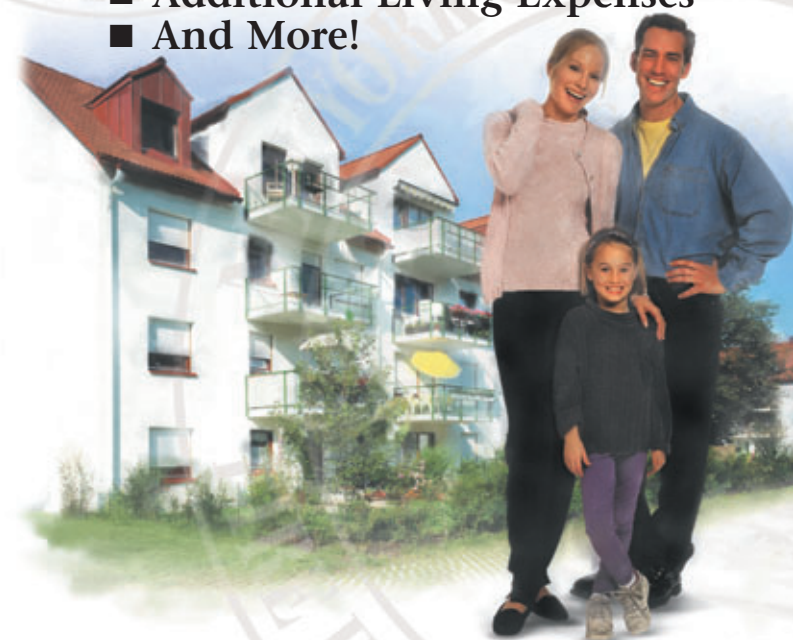
The descriptions in this brochure do not represent contract terms. Personal property does not include animals, birds or fish; automobiles, aircraft or motorized recreational vehicles. Please consult the policy for further definitions and descriptions of limitations and deductibles.

Your independent agent representing New York Central can also provide a further explanation of coverages and help you devise a Residential Condominium Owners Insurance program that best meets your needs and circumstances.

New York Central Mutual Fire Insurance Company is rated "A+" (Superior) by the A.M. Best Company, analysts of the insurance industry since 1899.

## From New York Central Dependable, Affordable Insurance Protection for Residential Condominium Owners

- Personal Property
- Personal Liability
- Owners Building Items
- Additional Living Expenses
- And More!



A Track Record of Security and Service Since 1899



New York Central Mutual Fire Insurance Company  
1899 Central Plaza East  
Edmeston, New York 13335-1899  
888-234-NYCM (6926)  
www.nycm.com



# Special Protection for Owners of Residential Condominiums

With a Residential Condominium Owners insurance policy from New York Central, you have the confidence of knowing that you are protected against loss or damage from a wide range of perils, including:

## Fire and Lightning

## Smoke Damage

## Damage from Vehicles and Aircraft

## Windstorm and Hail

 including cyclones, tornadoes and hurricanes

## Building Collapse

 including from weight of ice and snow

## Falling Objects

 from an outside source

## Water Heating System

 or hot water losses, e.g., the sudden explosion, cracking or burning of such equipment or appliances

## Water Escape or Freezing

 including losses from leaking, overflow of water or freezing of plumbing systems

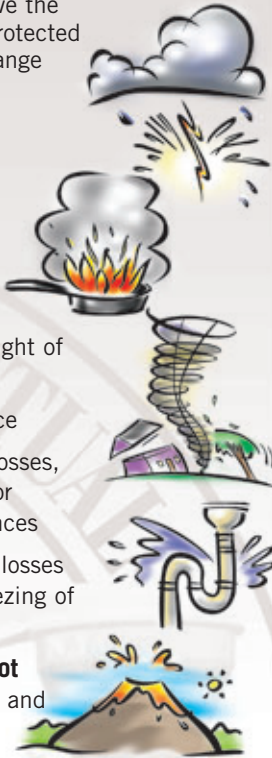
## Explosion, Volcanic Eruption and Riot

 including loss due to civil commotion and from pillage or looting

## Vandalism

 including willful or malicious damage to or destruction of your property

## Theft

 including loss of your possessions due to burglary, robbery and theft

## The Following Are Also Covered

**Personal Property** anywhere in the world;

**Additional Living Expenses** you might incur should your home be uninhabitable while being repaired, such as temporary lodging and meals;

**Owners Building Items** that are your insurance responsibility;

**Credit Cards**, you are covered for losses stemming from lost or stolen credit cards, as well as forgery and counterfeit checks;

**Loss Assessment** This adds protection, pertinent to both property and liability claims, as needed (depending on your condominium owners association declarations and by-laws) and pays your share of an assessment levied by the association for losses to which your policy applies involving collectively owned property — due to coinsurance deficiencies, limited named peril coverage, large deductibles or liability losses exceeding the association policy limits.

The basic limit of \$1,000 in loss assessment coverage may be increased.



## Personal Liability Protection

With a New York Central Residential Condominium Owners policy, you are also protected against:

**Liability Claims** or suits for bodily injury or damage to the property of others arising from occurrences on your premises;

**Off-Premises Injuries** to others arising from your acts, acts of pets or the acts of members of your household, anywhere;

**Medical Expenses** for injuries to others at your premises or from your activities, whether you are liable or not;

**Attorneys' Fees** and other defense costs, up to the limits of your policy, whether you are liable or not.



## Important Optional Coverages You May Need

■ **Replacement Cost Coverage** Did you realize that in the event of a loss, a standard Residential Condominium Owners policy would reimburse you for only the depreciated value of your property? That could be substantially less than you'd pay to replace those items. With replacement cost coverage you would receive the *full amount* it would take to replace your possessions at *today's prices*.



■ **Personal Computer Endorsement** A standard Condominium Owners policy provides only limited protection for a personal computer — and only \$2,500 if it is used as part of a small business on the premises. New York Central's Personal Computer Endorsement is very modestly priced and greatly extends the range of losses against which your computer, software and peripheral equipment are protected.



■ **Waterbed Liability** Covers damages a waterbed you own causes to the property of others on the residence premises.



*Ask your agent for more information about how these important yet modestly priced optional coverages can enhance your protection.*

## What About Flood Insurance?

A standard Residential Condominium Owners policy does not protect against water damages that result from a flood. Such coverage is available through a program administered by the National Flood Insurers Association. See your agent for details.

