

## Important Optional Coverages You May Need

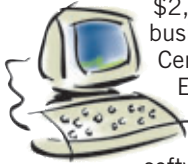
### ■ Replacement Cost Coverage On Contents

Did you realize that in the event of a loss, a standard Mobile Home 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 Mobile Home 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 Mutual'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.



## Additional Protection

New York Central also offers a number of optional coverages and increased coverages that can further protect mobile home owners. Among them are:

- Increased Coverage on Private Structures
- Coverage of Additional Personal Property
- Boat Coverage
- Snowmobile Coverage
- Increased Coverage of Unscheduled Jewelry and Furs
- Increased Limits of Liability
- Vendor's Single Interest
- Farmer's Comprehensive Personal Liability

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

## More Ways to Save with New York Central

- **Higher Deductibles** You can lower your premiums by choosing a higher deductible on your Mobile Home Owners Insurance policy. A number of fixed dollar amounts are available.
- **Credits for Burglary and/or Fire Alarm systems**
- **Retired individuals 55 years of age or older receive a 10 percent credit**
- **Qualify for a 10 percent credit if your mobile home is 3 years of age or newer**
- **New York Central Customers** Insureds who have their Mobile Home 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. 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 Mobile Home 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.*



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## From New York Central Dependable, Affordable Insurance Protection for Mobile Home Owners

- Your Mobile Home
- Personal Property
- Private Structures
- Additional Living Expenses
- Personal Liability
- And More!



*A Track Record of Security and Service Since 1899*



# The Protection Mobile Home Owners Need — From New York Central

With Mobile Home Insurance from New York Central, you have the confidence of knowing that your home, its furnishings and belongings are protected against loss or damage from a wide range of perils.

Service

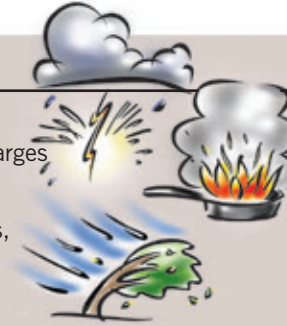


Since 1899

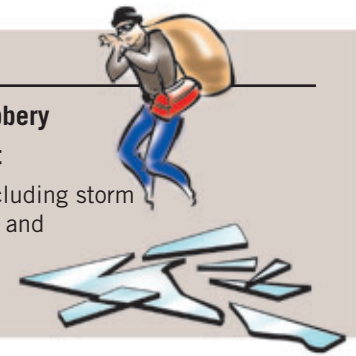
## Choose from three levels of protection:

### Basic Form 1

- **Fire and Lightning** including \$500 coverage for fire department service charges
- **Smoke**
- **Windstorm and Hail** including cyclones, tornadoes and hurricanes
- **Explosion**



- **Vandalism and Robbery**
- **Damage by Aircraft**
- **Glass Breakage** including storm doors and windows, and covering up to \$50 per occurrence



### Broad Form 2

Includes coverages on Basic Form 1, plus:

- **Weight of Snow and Ice**
- **Water Escape or Freezing** including losses from leaking, overflow of water or freezing of plumbing systems
- **Vehicle Damage**



- **Water Heating System** e.g., the sudden explosion, cracking or burning of such equipment or appliances
- **Electrical Damage** to appliances from artificially generated electricity



### Special Form 3 All Risk

Includes coverages on Basic Form 1 and Broad Form 2, plus:

- **Spilled Chemicals** causing floor materials to discolor and warrant replacement
- **Overheated Appliances** a thermostat fails suddenly causing a coffeemaker to overheat and severely scorch a kitchen countertop
- **Dropped Objects** a heavy jar of cold cream falls and chips an enamel wash basin requiring replacement of the fixture



- **Water Seepage** such as soaked insulation resulting from a downpour
- **Accidental Damage** while planting a tree in the yard, the septic tank is punctured by a shovel
- **All Unexpected Losses** to your residence are covered, except some uninsurable hazards that are specifically excluded in the policy



## Personal Liability Protection

A New York Central Mobile Home policy also protects you against claims for injury or damage to the property of others, including someone being injured at your home; damage that you, a member of your household or your pet might do to someone else's property. This includes



**Medical Expenses** arising from injuries to others on or off your premises, as well as attorneys' fees (up to the limits of the policy) you might incur in your defense, whether or not you are liable.

