

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 Renters 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 Renters Insurance policy. A number of fixed dollar amounts are available.
- **New York Central Customers** Insureds who have their Renters 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 Renters Insurance program that best meets your needs and circumstances.

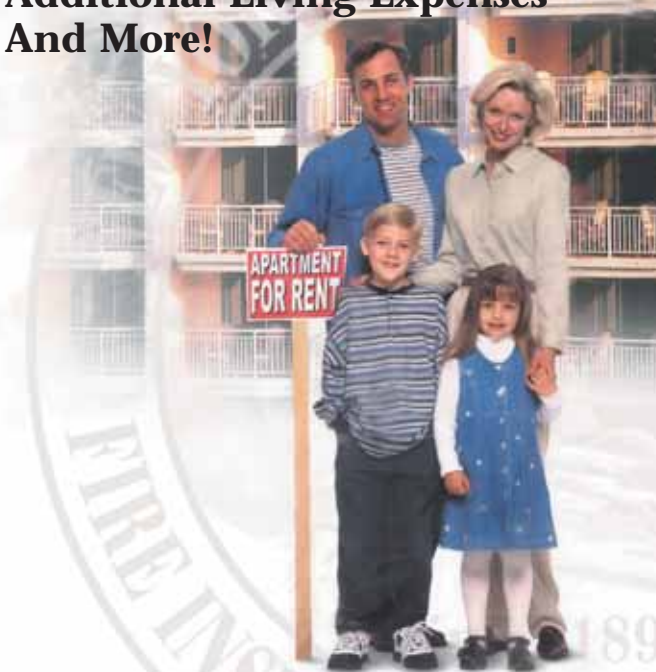
New York Central Mutual Fire Insurance Company is rated "A+" (Superior) by the A.M. Best Company, analysts of the insurance industry since 1899.



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

From New York Central Dependable, Affordable Insurance Protection for Renters

- Personal Property
- Personal Liability
- Computers
- Credit Cards
- Additional Living Expenses
- And More!



*A Track Record of Security
and Service Since 1899*



The Protection Renters Need — From New York Central

With Renters Insurance from New York Central, you have the confidence of knowing that your furnishings and belongings are protected against loss or damage from a wide range of perils, including:

- ❑ **Fire and Lightning**
- ❑ **Building Collapse** from weight of ice and snow
- ❑ **Smoke**
- ❑ **Windstorm and Hail**
- ❑ **Theft**
- ❑ **Vandalism and Riot**
- ❑ **Water Damage** from leaking, overflow or freezing of plumbing system
- ❑ **Explosion**



Plus...

Personal Property anywhere in the world.



Additional Living Expenses you might incur should your home be uninhabitable while being repaired from a covered loss, such as temporary lodging and meals.

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



Personal Liability Protection protects you against claims for injury or damage to the property of others, including someone being injured in your home; or 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.



Important Optional Coverages You May Need

■ **Replacement Cost Coverage** Did you realize that in the event of a loss, a standard Renters 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 Renters 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.

