



About Us

NYCM Insurance is a property and casualty insurance carrier located in Edmeston, New York, a small upstate town known for its agricultural community. After one farmer lost everything in a fire, 27 businessmen and residents came together to pool their money to protect one another from fires and lightning, officially establishing the New York Central Mutual Fire Insurance Company. April 11, 2024 officially marked our 125th year of providing genuine care to customers across the state.

With a team of more than 950 loyal and caring employees, and a network of over 1,400 independent agents, NYCM is dedicated to providing superior service and a quality customer experience to our over 645,000 customers.

Embracing community is one of our core values, and our philanthropic stance is strong. We believe in giving back and showing support to communities across the state of New York. At the end of the day, our reason for doing business is the same as it always has been. We believe in providing genuine care, so that we can all have hope for a better tomorrow and the courage to persevere.

Original Equipment Manufacturer Parts (OEM)

This coverage will pay for the repair cost using OEM parts (if available) with glass losses excluded. Coverage is available for vehicles less than 10 years old, and a vehicle must have at least comprehensive coverage to be eligible.

Optional Basic Economic Loss (OBEL)

With this add-on, OBEL provides additional coverage on top of the no-fault limit, with the most common being \$25,000.

Supplementary Uninsured/Underinsured Motorist

If you ever travel out of state, you should consider supplementary uninsured/underinsured motorist coverage. This provides the same limits as statutory uninsured motorist, but extends coverage to accidents that occur outside of New York State. Higher limits are available. The most common coverage for NYCM policyholders is \$100,000/\$300,000.

Medical Payments

Medical payments coverage reimburses you and your passengers (whether or not they are members of your family) for medical or funeral expenses stemming from an accident, regardless of who was responsible for the accident. The most common coverage for NYCM policyholders is \$5,000.



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Auto Coverage Guide

Understanding Your Auto Insurance Coverage Needs

Auto insurance combines several different types of coverage into one policy. New York State requires that you have certain coverages. What type of auto coverage do you need?

Mandatory Coverage for New York State

Personal Injury Protection

Also known as No-Fault Insurance, PIP covers medical expenses, loss of income, and other miscellaneous expenses regardless of fault for the accident. This coverage provides the following benefits:

- Medical expenses - covers various medical expenses of the insured and passengers in the vehicle
- Loss of income - a maximum of \$2,000/month or 80% of recipient's current monthly income (whichever is less)
- Other expenses - \$25/day for reasonable expenses (Ex: Childcare and household services)
- Death benefit - \$2,000 (paid to your family if you are not liable in a fatal car accident)

Property Damage Liability

Property Damage Liability covers the damage your vehicle causes to someone else's property, such as running into someone's house or vehicle. The most common coverages for NYCM policyholders are \$50,000 or \$100,000, which means that the insurance company will pay up to \$50,000 or \$100,000 for damage your vehicle does to someone else's property with a \$100,000 pd limit.

Bodily Injury Liability

Protects you if you are responsible for an accident in which someone is injured or killed. With a minimum split limit requirement of \$25,000/\$50,000, this means the insurance company will pay up to \$25,000 per person injured and up to \$50,000 per accident. If there is more than one person injured, the most you are covered for is \$50,000. Alternatively, insureds can select a single limit policy that provides one total amount that can be used flexibly for all bodily injury and property damage in an accident. The most common coverage for NYCM policyholders is \$100,000/\$300,000 split limit.

Statutory Uninsured Motorist

This coverage pays when you or your passengers are injured as a result of negligence by someone with insufficient liability insurance to cover your losses. In New York State, you are required to carry at least statutory uninsured motorist with limits of \$25,000 per person and \$50,000 per accident. If you frequently travel outside of New York State, Supplementary Uninsured Motorist coverage is available to keep you covered even when away from home.

Comprehensive & Collision Coverages

Collision

Collision coverage reimburses you for damage to your own vehicle resulting from impact with another vehicle, an object, or a single car accident; for example, hitting another vehicle, a guardrail, or a tree. This coverage is usually written with a \$500 deductible but may be higher or lower depending on your specific needs.

Comprehensive

This coverage reimburses you for damage to your vehicle not caused by a collision. Such losses include theft, hail, vandalism, or hitting an animal. This type of coverage is subject to your deductible.

Transportation Expense

Coverage for the cost of a rental vehicle or other modes of transportation in the event an insured's vehicle is undriveable due to a covered cause of loss. Included with a minimum of comprehensive coverage, Transportation Expense is subject to your policy's daily minimum amount, with a maximum of 30 days. The most common coverage for NYCM policyholders is \$40/day, or a total of \$1200 for 30 days.

Personal Articles

This product provides coverage for personal belongings damaged in an insured's vehicle as a result of a covered cause of loss. No deductible applies. This includes cell phones, laptops, musical instruments, etc. Coverage will be secondary to any existing coverage on items damaged. Base coverage is \$100, and optional limits of \$1,000 and \$2,000 are also available for purchase.

Optional Coverages

New Car Replacement

In the event of a total loss, the insurance company will pay the cost of the new model year equivalent of the same or comparable vehicle, subject to 120% of the MSRP of the vehicle totaled. This coverage is available for vehicles less than three years old.