

Genuine Care Discounts

Multi-Policy Discount

A customer is eligible for a multi-policy discount when they combine two or more of their policies with NYCM Insurance. Bundling your insurance policies saves you both time and money when managing your auto, home, renters, and/or umbrella policies.

Homeownership Discount

If you own a house, mobile home, condominium, or co-op, whether NYCM Insurance holds your insurance policy for the property or not, you are eligible for a discount on your auto insurance premium.

Senior Discount

A discount will be applied to the policy of those over the age of 65 if they have been insured with NYCM Insurance and meet the qualifications of the Claim Free Discount.

Driver’s Education Discounts

Accident Prevention Course/Defensive Driving Discount

Completing an approved accident prevention course and providing proof of completion will allow for a discount on your policy.

Driver Training Discount

Policies insuring drivers under the age of 21 may be eligible for a discount after satisfactory evidence is provided that the driver has completed a driver education course. For more information about courses and qualifications, contact your agent or visit www.nycm.com/auto/apcd for more information.

The information in this brochure may not apply to all rating programs within NYCM Insurance. Please consult with your agent to determine eligibility. 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 NYCM Insurance can also provide a further explanation of discounts and help you find a discount that meets your needs and circumstances.



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.

Auto Insurance Discounts



Driver’s Education Discounts Cont.

Good Student Discount

Vehicle owners or operators between 16 and 24 years of age who are full-time high school, college, or university students who hold a grade point average of a B or its equivalent, may qualify for discounts. Contact your agent for additional details about this discount program.

Student Away at School Discount

Parents who include coverage for their college students that are 24 years or younger may be eligible for a discount to their premium while their child is away at school without a vehicle, as long as they reside at least 100 miles away from where the car is kept. Contact your agent for more details and eligibility.

Commercial Driver License (CDL) Discount

A Commercial Driver License (CDL) discount is available to rated drivers that have a current/active CDL license designation. Drivers with a CDL license must also be claim free & violation free for the previous five years. A Motor Vehicle Report will be used to determine a rated driver’s eligibility for this discount.

Payment Related Discounts

Paid in Full Discount

A Paid In Full Discount is given to policyholders who pay their 12 month premium in full on the policy effective date.

Auto-Pay (EFT) Discount

Policyholders who enroll in auto-pay (EFT) for payments will receive a discount.



Vehicle Equipment Discounts

Airbag/Automatic Seatbelts Discount

If your car has factory installed motorized safety belts and/or one or more airbags, you could qualify for a discount on your premium.

Alarm System (Anti-Theft) Discount

If your car has a built-in anti-theft system, you could be eligible for a discount on your policy.

Daytime Running Lights

Having daytime running lights as one of your car’s features will provide you with a discount on portions of your premium.

New Car Discount

Just purchased a brand new car? Great news - vehicles produced for the current or upcoming model year qualify for a new car discount on collision coverage.

*This discount will only apply if the vehicle has not been previously titled.

Advanced Safety Features Vehicle Discount

Discount opportunity for customers who have vehicles with Advanced Safety Feature Discounts (forward collision warning, lane departure, back-up camera, etc.)

Claim Free, At Fault Accident Forgiveness and At Fault Accident Forgiveness Plus

Discount/Program	Eligibility	Qualifications	Discount and/or Benefits
Claim Free Discount*	All Policies: May be given at policy inception.	All Policies: Claim Free for five consecutive years.	Discount on Bodily Injury, Property Damage, Property Injury Protection, Comprehensive and Collision Coverages.
At Fault Accident Forgiveness*	Coupler (Combination) Policies: Three consecutive years with NYCM Insurance.	Coupler (Combination) Policies: Claim free for a consecutive five year period.	Coupler (Combination) Policies: The first surcharge or occurrence point(s) related to an At Fault Accident will be forgiven.
	Non-Coupler (Combination) Policies: Five consecutive years with NYCM Insurance.	Non-Coupler (Combination) Policies: Claim free for seven consecutive years. (Two years prior and five years with NYCM Insurance.)	Non-Coupler (Combination) Policies: A single surchargeable loss will not result in the removal of the Claim Free Discount.
At Fault Accident Forgiveness Plus*	Coupler (Combination) Policies: Five consecutive years with NYCM Insurance.	Coupler (Combination) Policies: Claim free for seven consecutive years.	Coupler (Combination) Policies: The policyholder will receive all the benefits associated with the At Fault Accident Forgiveness Program. Additionally, the insured will receive a 50% discount (up to \$500 savings) on an applicable collision deductible.**
	Non-Coupler (Combination) Policies: Seven consecutive years with NYCM Insurance.	Non-Coupler (Combination) Policies: Claim free for nine consecutive years.	Non-Coupler (Combination) Policies: A single surchargeable loss will not result in the removal of the Claim Free Discount.

Note: Prior loss history is obtained through the use of an outside vendor. State law requires that the resulting collision deductible amount will never decrease to an amount below \$100. There is no cash value earned.

*An insured can maintain their At Fault Accident Forgiveness status even after losing the Claim Free Discount.

** For At Fault Accident Forgiveness Plus, applicable collision deductible is any deductible equal to or greater than \$200.

