

In choosing NYCM Insurance, you've selected a company whose track record of over 100 years of providing security and service is at work for you. Our Renters Insurance Program offers a variety of premier coverage options to meet all your homeowner needs.

Available Section I deductibles are:

\$100, \$250, \$500, \$750, \$1,000, \$1,500, \$2,500, \$5,000, \$10,000, and \$25,000

Available discounts:

- Claim Free Discount
- Coupler (Combination) Discount
- Gated Community Discount
- Manager on Premises Discount
- Paid In Full Discount
- Protective Devices
- Retirement Discount
- Secured Premises Discount
- Work From Home Discount

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 coverages and help you find a Renters Insurance program that meets your needs and circumstances.

Effective March 13, 2018 New York Central Mutual Fire Insurance Company is rated "A" (Excellent) by A.M. Best. For the latest rating, access www.ambest.com.

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Renters Coverage Guide

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Coverage by Form

Definition of Coverage	Contents Protection NYC HO 00 04	Contents Premier Protection NYC HO 4P	Contents Premier Plus Protection NYC HO 4PP
SECTION I – PROPERTY			
Coverage C – Minimum	\$10,000	\$15,000	\$20,000
Coverage D – Loss of Use	30% of Coverage C	40% of Coverage C	50% of Coverage C
Special Limits of Liability			
Money and Bank Notes	\$200	\$500	\$1,000
Securities and Accounts	\$1,500	\$3,000	\$5,000
Watercraft	\$1,500	\$2,500	\$3,000
Trailers (not used with watercraft)	\$1,500	\$2,500	\$3,000
Loss of Jewelry and Furs	\$1,500	\$2,000/\$5,500	\$5,000/\$10,000
Loss of Firearms and Related Equipment	\$2,500	\$5,000	\$10,000
Loss of Silverware	\$2,500	\$5,000	\$10,000
On-Premises Business Property	\$2,500	\$5,000	\$10,000
Off-Premises Business Property (excludes electronic equip)	\$1,500	\$3,000	\$6,000
Electronic Apparatus	\$1,500	\$2,000	\$3,000
Electronic Equipment – Antennas, tapes, wires, records, disks, etc	\$250	\$250	\$250
Property at other Premises	Greater of 10% Coverage C or \$1,000	Greater of 15% Cov C or \$3,000	Greater of 20% Cov C or \$5,000
Additional Coverages			
Trees and Shrubs per Item Limit	10% Coverage C/500 per item	10% Coverage C/500 per item	0% Coverage C/500 per item
Debris Removal	5% of damage property limit	5% of damage property limit	5% of damage property limit
Fire Department Service Charge	\$500	\$1,000	\$1,500
Credit Card	\$1,000	\$2,500	\$2,500
Loss Assessment	\$1,000	\$5,000	\$7,500
Food Spoilage	Not Included	Included in Coverage C	Included in Coverage C
Lock Replacement	N/A	50% of cost up to \$500	50% of cost up to \$500
Water Back Up through Sewers/Drains/Sumps	Not Included	\$2,000	\$5,000
Identity Fraud Expense Coverage	Not Included	\$25,000	\$25,000
Ordinance or Law	10% of Building Additions and Alterations	20% of Building Additions and Alterations	30% of Building Additions and Alterations
Building Additions and Alterations	10% of Coverage C	15% of Coverage C	20% of Coverage C
Fire Extinguisher Recharge or Replacement	N/A	Included	Included
SECTION I – PERILS INSURED AGAINST			
Coverage C	Named Perils	Named Perils	Special Risk
SECTION I – CONDITIONS			
Loss Settlement – Personal Property Replacement Cost	Not Included (ACV)	Included	Included
SECTION II – LIABILITY COVERAGES			
Coverage E – Personal Liability Personal Injury	N/A	Included	Included
SECTION II – EXCLUSIONS			
Bodily Injury or Property Damage for Outboard Motors Total Horsepower of	25 hp	50 hp	75 hp
SECTION II – ADDITIONAL COVERAGES			
Damage to Property of Others	\$1,000	\$1,500	\$2,500
Pet Injury	\$250	\$500/\$500	\$1,000/\$1,000

