

## Protective Devices

Approved and properly maintained installations of burglar alarms, fire alarms, automatic sprinklers, water alert systems, temperature alert systems, portable or automatic generators, dead bolts and fire extinguishers in the dwelling qualify for a premium credit.

### **Fire Alarm Credits**

- Professionally Monitored
- Self-Monitored Fire Alarm (Smart Home)
- Fire Department
- Local Fire Alarm

### **Burglar Alarm Credits**

- Professionally Monitored
- Self-Monitored (Smart Home)
- Police Station
- Local Burglar Alarm
- Deadbolts

### **Power Restoration Credits**

- Automatic Generator
- Portable Generator

### **Water Alert Credits**

- Professionally Monitored
- Dial Out
- Water Detection and Shutoff (Smart Home)

### **Temperature Alert Credits**

- Professionally Monitored
- Dial Out
- Self-Monitored (Smart Home)

### **Fire Mitigation Credits**

- Auto Sprinklers in all areas
- Auto Sprinklers with Exceptions
- Fire Extinguisher

*Each location will be allowed to receive one credit from each category.*

*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](http://www.ambest.com).*



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## Renter Insurance Discounts



**nycm**   
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Rev. 08.13.19



[nycm.com](http://nycm.com)



## Renters get discounts, too!



### Coupler (Combination) Discount

The Coupler (Combo) discount is applicable to Homeowner policies when New York Central Mutual Fire Insurance Company (NYCM) and/ or A. Central Insurance Company (ACIC) also carries the Automobile policy for the named insured. An additional discount is available if NYCM also carries the Umbrella policy.

Auto Only .....	25%
Umbrella.....	7.5%

### Claim Free Discount

The discount is applied when the risk has been claim free for five consecutive years. If you qualify, you receive a **10% Discount**.

### Retirement Discount

To qualify for the discount, all of the named insureds must be age 55 or older; and:

- A) One of the named insureds or spouse (if resident of the same household) are not presently employed full time (defined as 20 or more hours per week) or actively seeking gainful employment.
- B) The insured premises is the primary residence of the insured and occupied at least ten months of the year.

### Gated Community Discount

This discount is applicable to Homeowner policies where the insured premises is within a gated community. A gated community is a subdivision or neighborhood, often surrounded by a barrier, to which entry is restricted to residents and their guests.

### Secured Premises Discount

This discount will apply if the residence premises is protected by either a security attendant or a locked entrance. To qualify:

- A) A security attendant must monitor entrances and exits at the insured location 24 hours a day, 7 days a week.
- B) An entrance is considered locked if the entire location, not a single unit, is restricted to the residents through the use of a key or controlled entry system.
- C) This discount cannot be applied if the Gated Community Discount is applied.

### Manager on Premises Discount

This discount will apply when the manager or owner maintains and resides in a separate unit on the residence premises.

### Paid In Full Discount

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

Discount .....	10%
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### Work From Home Discount

Named insureds who work from home may be eligible for a Work From Home Discount. To qualify:

- A) Must be a named insured on the policy; and
- B) Must work within the household a minimum of 20 hours per week for an employer.
- C) This discount cannot be applied if the Retirement Discount is applicable.

Discount .....	5%
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