



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 Homeowners 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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Homeowner Discounts



Let us help you save!

Coupler (Combination) Discounts

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.

Home Buyer Discount

This discount will apply when the home is purchased on the original effective date or during the 12 months prior to the original effective date of the policy. The Insured does NOT have to be a first time home buyer.

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nycm.com

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 may qualify for a premium credit.

Fire Alarm Credits

- Professionally Monitored
- Self-Monitored (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.

Renovation Discount

These discounts can be applied to homes that are 20 years or older. To qualify:

- The roof must have proof of purchase and installation.
- The primary heating source must have been replaced within the last 10 years and have proof of purchase and installation.
- The discount will apply for 20 years from the installation date.

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:

- 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.
- The insured premises is the primary residence of the insured and occupied at least ten months of the year.
- The insured dwelling must be insured to value.

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.

Green Discount

A Green discount will apply if proof of certification is provided that the building has been certified as Green by the US Green Building Council LEED for homes rating system, or meets the requirements of the National Association of Home Builders Green Building Guidelines (NAHB).

Discount 5%

Work From Home Discount

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

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

Discount 5%

Doublewide Discount

This discount will apply for all manufactured double wide homes.

Discount 5%
This discount is only available with the Mobilehome Supplement.

Tie Down Credit

This discount is applicable when the mobilehome has approved Tie Down protection.

Over the Chassis 5%
Over the Top Only 7.5%
Over the Top and Chassis 10%

This discount is only available with the Mobilehome Supplement.

Approved Park Discount

This discount will apply for a mobilehome in a park that meets the following qualifications:

- The park or community has permanent electric, water and sewage utilities; and
- All streets are paved and are wide enough for fire trucks; and
- There are at least 10 mobilehomes in the park; and
- The park or community is within 5 road miles of a responding fire department; and
- The mobilehome is on permanent foundation; and
- The park or community is not located within 2,500 feet of a body of water (oceans, seas, lakes, rivers, streams, ponds, reservoirs, etc.)

Discount 10%
This discount is only available with the Mobilehome Supplement.

