

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 Residential Condominium Owners 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
- Home Buyer Discount
- Manager on Premises Discount
- Protective Devices
- Retirement Discount
- Secured Premises Discount
- Work From Home Discount

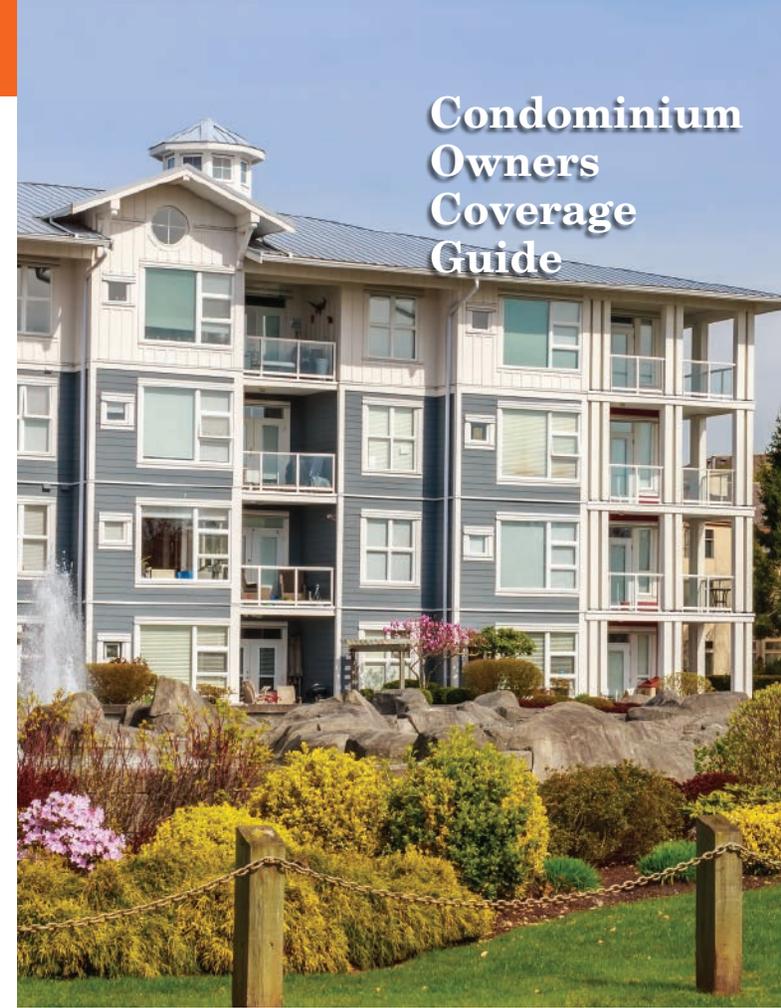
*The information in this brochure may not apply to all rating programs within NYCM Insurance. Please consult with your agent to determine eligibility. The descriptions in this brochure do not represent contract terms. Please consult the policy for further definitions and descriptions of limitations and deductibles.*

*Your independent agent representing NYCM Insurance can also provide a further explanation of coverages and help you find a Residential Condominium Owners 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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# Condominium Owners Coverage Guide



# Coverage by Form

Definition of Coverage	Unit-Owners Protection NYC HO 00 06	Unit-Owners Premier Protection NYC HO 6P	Unit-Owners Premier Plus Protection NYC HO 6PP
<b>SECTION I – PROPERTY</b>			
Coverage A - Dwelling	\$5,000	\$10,000	\$15,000
Coverage D - Loss of Use	50% of Coverage C	50% of Coverage C	75% of Coverage C
<b>Special Limits of Liability</b>			
Money and Bank Notes	\$200	\$1,000	\$1,500
Securities and Accounts	\$1,500	\$5,000	\$10,000
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	\$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
<b>Additional Coverages</b>			
Trees and Shrubs	10% Coverage C/500 per item	10% Coverage C/1,000 per item	10% Coverage C/1,500 per item
Debris Removal	5% of damage property limit	5% of damage property limit	10% of damage property limit
Fire Department Service Charge	\$500	\$1,000	\$1,500
Credit Card	\$1,000	\$5,000	\$10,000
Loss Assessment	\$1,000	\$5,000	\$10,000
Food Spoilage	N/A	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	N/A	\$5,000	\$10,000
Identity Fraud Expense Coverage	N/A	\$25,000 included	\$25,000 included
Ordinance or Law	10% Coverage A	20% Coverage A	30% Coverage A
Fire Extinguisher Recharge or Replacement	N/A	Included	Included
<b>SECTION I – PERILS INSURED AGAINST</b>			
Coverage C	Named Peril	Named Peril	Special Risk
<b>SECTION I – CONDITIONS</b>			
Loss Settlement – Personal Property Replacement Cost	N/A	Included	Included
<b>SECTION II – LIABILITY COVERAGES</b>			
Coverage E – Personal Liability Personal Injury	N/A	Included	Included
<b>SECTION II – ADDITIONAL COVERAGES</b>			
Damage to Property of Others	\$1,000	\$1,500	\$2,500
Pet Injury	\$500	\$1,000	\$1,000/\$2,000

