

Roadside Assistance Coverage

Arriving safely sometimes means having a little help along the way. NYCM Insurance's Roadside Assistance Coverage offers you 24-hour protection, 365 days per year.

Three Package Options



Roadside Assistance Coverage	Basic	Choice	Choice Plus
Towing	25 Miles	50 Miles	100 Miles
Roadside Winching	Not Included	Included	Included
Complimentary Fuel	Not Included	Not Included	Included
Annual Veh Premium	\$7.00	\$10.00	\$15.00

All packages include Flat Tire Change or Inflation, Battery Jump Start, Emergency Fuel/Fluid Delivery, and Lockout/Locksmith Services (Keys Excluded). To learn more contact your Agent or an NYCM Customer Service Representative by calling 800-234-6926.

Ways to save with NYCM Insurance

- Accident Prevention Course Discount
- Anti-Lock Braking System Discount
- Anti-Theft Devices Discount
- At Fault Accident Forgiveness
- At Fault Accident Forgiveness Plus
- Away at School Discount
- Claim Free Discount
- Coupler (Combination) Discount
- Driver Training Discount
- Daytime Running Lights Discount
- Electronic Funds (EFT) Discount
- Good Student Discount
- Homeownership Discount
- Injury Protection Discount Program
- Low Mileage Discount
- New Car Discount
- Paid In Full Discount
- Passive Restraints Discount
- Senior Discount

Ask your agent for complete details about these opportunities to lower your premium!

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.



TWITTER, TWEET, RETWEET, and the Twitter logos are trademarks of Twitter, Inc. or its affiliates.



New York Central Mutual Fire Insurance Company
1899 Central Plaza East
Edmeston, New York 13335-1899
800-234-6926



**Auto
Insurance**

Protecting your ride.
Protecting your life.





Available Limits (in thousands)

Bodily Injury

Split Limits:		Single Limits:
• \$25/\$50	• \$250/\$500	• \$60
• \$50/\$50	• \$300/\$300	• \$100
• \$50/\$100	• \$500/\$500	• \$200
• \$60/\$60	• \$500/\$1,000	• \$300
• \$100/\$100	• \$1,000/\$1,000	• \$500
• \$100/\$300		• \$1,000

Property Damage Limits

• \$10	• \$100	• \$300
• \$25	• \$150	• \$500
• \$50	• \$200	• \$750
• \$60	• \$250	• \$1,000



Solid protection Attractive pricing Superior service

That's what today's drivers want from their insurance company. And that's just what NYCM Insurance and our team of independent agents deliver.

Coverage that gives you and your vehicle the protection you need. Rates you may find surprisingly low at the start – and that get even better with the many discounts available!

Fast, courteous claim service

Your insurance policy is only as good as the claim service that backs it up. When you file a claim, your insurance must go to work for you. Nobody understands this better than NYCM Insurance. That's why, together with your agent, our claims professionals are always at your side to settle your claim promptly and fairly.

It's the kind of friendly, personal attention you can expect from a company who's been your neighbor right here in New York State for over 100 years.

Additional coverages

NYCM Insurance also offers a variety of related coverages, including protection for full glass, trailers, campers, motorhomes and custom vans. Ask your agent for details.

Ultimate protection

The Golden Spike Personal Umbrella Policy

Our Golden Spike Umbrella policy goes significantly beyond even the highest limits available under our auto and homeowner insurance programs to protect you against a wide range of personal liability hazards. In the event of a major lawsuit, it can help protect you against financial ruin, especially if your assets are substantial. The cost is modest compared to the available limits of liability – \$1, \$2, \$3, \$4 and \$5 million. Your agent can provide more information.

Understanding your auto insurance

The more you understand your auto insurance policy, the better we can work together to protect you. Following are some of the most commonly used terms. For a complete explanation of these and other insurance terms and coverages, you should always consult your agent.

- **Collision Insurance** Portion of an auto insurance policy that covers the damage to the policyholder's vehicle from a collision.
- **Comprehensive Insurance** Portion of an auto insurance policy that covers damage to the policyholder's vehicle not involving a collision with another vehicle (including damage from fire, explosions, earthquakes, floods, riots and theft).

- **Deductible** The amount of loss paid by the policyholder. The higher the deductible, the lower the premium charged for the same coverage.
- **Liability Insurance** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person.
- **No-Fault Coverage** Covers medical expenses, lost wages, and other related expenses for injuries caused by a motor vehicle accident, regardless of who caused the accident. It also refers to an auto liability insurance system that restricts lawsuits to serious cases. Such policies are designed to promote faster reimbursement and to reduce litigation.
- **Premium** The price of an insurance policy, typically charged annually or semiannually.
- **Property Damage** Pays for claims for your financial loss if you are found liable for physical damages to tangible property belonging to a third party.
- **Supplementary Uninsured/Underinsured Motorist Coverage** Uninsured Motorist Coverage pays for injuries sustained by you and your passengers caused by an uninsured motorist or a hit-and-run driver. Underinsured Motorist Coverage pays when you or your passengers are injured as a result of negligence by someone with insufficient liability insurance to cover your losses.