

Coverage Guide

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 Homeowner Prestige 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:

- Coupler (Combination) Discount*
- Age of Home Discount*
- Home Buyer Discount*
- Renovation Discount*
(Unavailable with Mobile Home Supplement)
- Claim Free Discount*
- Retirement Discount*
- Gated Community Discount*
- Protective Devices*

Additional discounts available with the Mobile Home Supplement:

- Doublewide Discount*
- Tie Down Credit*
- Approved Park Discount*

The information in this brochure only pertains to the NYCM Insurance Homeowner Prestige Program. 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 devise a Homeowners Insurance Program that meets your needs and circumstances.

New York Central Mutual Fire Insurance Company is rated "A+" (Superior) by the A.M. Best Company, analysts of the insurance industry since 1899.



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

Find the coverage that's right
for your home.





Coverage by Form

Definition of Coverage	Classic Protection NYC HO 00 03	Classic Plus Protection NYC HO 130*	Premier Protection NYC HO 7	Premier Plus Protection NYC HO 7P	Premier Plus High Value Protection NYC HO 10
SECTION I – PROPERTY					
Coverage A – Dwelling	All Perils – Special			Replacement Cost 125%	Replacement Cost 125%
Coverage B – Other Structures	10%		20%	25%	30%
Coverage C – Personal Property	50%		70%	80%	100%
Coverage D – Loss of Use	30%		30%	30%	40%
Coverage E – Liability		100,000 Add'l			
Coverage F – Medical Payments		1,000 Add'l			
One Deductible applies if both Auto & Home involved in same loss				Yes	Yes
Special Limits of Liability					
Money and Bank Notes	200	500	500	1,500	1,500
Securities and Accounts	1,500	3,000	5,000	5,000	5,000
Watercraft	1,500	2,500	2,500	5,000	5,000
Trailers (not used with watercraft)	1,500	2,000	2,500	2,500	2,500
Loss of Jewelry and Furs	1,500	1,500/4,500	2,000/5,500	5,000/10,000	5,000/10,000
Loss of Firearms and Related Equipment	2,500	4,000	5,000	10,000	10,000
Loss of Silverware	2,500	4,500	5,000	10,000	10,000
On-Premises Business Property	2,500	4,000	10,000	10,000	10,000
Off-Premises Business Property (excludes electronic equip)	500		1,000	2,500	2,500
Electronic Apparatus on or upon a Motor Vehicle	1,500	2,000	2,500	2,500	3,500
Electronic Apparatus used Primarily for Business	1,500	2,000	2,500	2,500	3,500
Additional Coverages					
Trees and Shrubs	5% Up to 500 Each		5% Up to 1,000 Each	5% Up to 1,000 Each	5% Up to 2,500 Each
Debris Removal	500/1,000		500/1,000	500/1,000	500/2,500
Credit Card	1,000	1,500	10,000	10,000	15,000
Loss Assessment	1,000		10,000	10,000	10,000
Food Spoilage	No	250	Cov C Limit	Cov C Limit	Cov C Limit
Lock Replacement	No		50% of Cost Up to 500	50% of Cost Up to 500	50% of Cost Up to 500
Reward Coverage	No		500	500	500
Increased Limit – Coverage A	Yes		Yes	Yes	Yes
Water Back Up through Sewers/Drains/Sumps	No		2,000	10,000	25,000
Identity Fraud Expense Coverage	No		No	25,000	25,000
Ordinance or Law	10% of Cov A		10% of Cov A	20% of Cov A	30% of Cov A
SECTION I – PERILS INSURED AGAINST					
Coverage C	Named Peril		All Risk	All Risk	All Risk
SECTION I – CONDITIONS					
Loss Settlement – Personal Property Replacement Cost	No		Yes	Yes	Yes
SECTION II – LIABILITY COVERAGES					
Coverage E – Personal Liability					
Personal Injury	No	Yes	Yes	Yes	Yes
SECTION II – EXCLUSIONS					
Bodily Injury or Property Damage for Outboard Motors Total Horsepower of	25 HP	50 HP	50 HP	50 HP	75 HP
SECTION II – ADDITIONAL COVERAGES					
Damage to Property of Others	1,000	1,250	1,250	1,250	2,500
Loss Assessment	1,000		10,000	10,000	10,000

Refer to base form for policy language.

*Applies to all base forms except NYC HO 7, NYC HO 7P, and NYC HO 10.