



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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Homeowner Discounts

More ways to save on your coverage.



We have several ways to save you money!

Coupler (Combination) Discounts

The Coupler (Combo) discount is applicable to Homeowner policies when New York Central Mutual (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%
Auto & Umbrella	35%

Age of Home Discount

This discount is applicable to Forms NYC HO 00 02, NYC HO 00 03, NYC HO 7, NYC HO 7P or NYC HO 10 and is subject to the age of the home.

Age of Home

1	42.0%
2	39.6%
3	37.1%
4	34.5%
5	31.8%
6	29.0%
7	26.0%
8	23.0%
9	19.8%
10	16.8%
11 – 19	13.0%
20 – 29	8.7%
30 +	0.0%

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, and the discount is applicable to Forms NYC HO 00 02, NYC HO 00 03, NYC HO 00 06, NYC HO 7, NYC HO 7P or NYC HO 10.

Policy Renewal Year	Age of Dwelling when written <2	Age of Dwelling when written ≥2
New Policy	7.5%	5%
1st Renewal	6.0%	4%
2nd Renewal	4.5%	3%
3rd Renewal	3.0%	2%
4th Renewal	1.5%	1%
5th Renewal +	0	0

Note: Age of Dwelling equals year of the policy effective date minus year built, plus one.

Renovation Discount

These discounts can be applied to homes that are at least 20 years old. To qualify:

- The roof must have been replaced within the last 10 years and 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.
- This discount is applicable to Forms NYC HO 00 02, NYC HO 00 03, NYC HO 7, NYC HO 7P or NYC HO 10.

Renovation

New Roof	5.0%
Primary Heat Source	2.5%

This discount is unavailable with the Mobile Home Supplement.

Claim Free Discount

This discount is applied when the insured has had Homeowner coverage with New York Central Mutual (NYCM) for at least the last five consecutive years. The risk must be claim free for five consecutive years. If you qualify, you receive a **2.5% Discount**.

Retirement Discount

(All Forms Except NYC HO 00 02 and NYC HO 00 04)

To qualify, 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 100% Replacement Cost.

If you qualify, you receive a **5% Discount**.

Gated Community Discount

This discount is applicable to Homeowner policies where the insured location 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. If you qualify, you receive a **5% Discount**.

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 be recognized for a premium credit.

Fire Alarm Credits

Central Station Reporting Fire Alarm	8%
Fire Department Reporting Fire Alarm	8%
Local Fire Alarm	2%

Burglar Alarm Credits

Central Station Reporting Burglar Alarm	8%
Police Station Reporting Burglar Alarm	8%
Local Burglar Alarm	2%
Deadbolts	2%

Power Restoration Credits

Automatic Generator (Hard-wired)	5%
Portable Generator	1%

Water Alert Credits

Water Alert – Central Station	5%
Water Alert – Dial Out	5%

Temperature Alert Credits

Temperature Alert – Central Station	5%
Temperature Alert – Dial Out	5%

Fire Mitigation Credits

Auto Sprinklers in all areas	13%
Auto Sprinklers in all areas except attic, bath, etc.	8%
Fire Extinguisher	2%

Other Premise Alarm Credits

Remote Monitoring System	6%
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Each location will be allowed to receive one credit from each category up to a maximum of 16%.

Doublewide Credit

When the mobilehome is greater than 20 feet in width the policy may qualify for a Doublewide discount.

Discount 5.0%
This discount is only available with the Mobile Home Supplement.

Tie Down Credit

Discount can be applied by type of tie down.

Over the Chassis	5.0%
Over the Top Only	7.5%
Over the Top and Chassis	10%

This discount is only available with the Mobile Home 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 Mobile Home Supplement.

