



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.



Auto Insurance Discounts



Coupler (Combination) Discount

The Coupler Discount is applicable to Auto policies if NYCM Insurance also insures the Homeowner and/or Umbrella policy for the named insureds.

Tenant Policy	7.5%
Homeowner Policy	15.0%
Tenant with Umbrella Policy	10.0%
Homeowner with Umbrella Policy	17.5%

Homeownership Discount

A Homeownership Discount credit is applicable for named insureds who are the deed holder/owner of a house, mobile home, condominium or co-op.

Discount 2.5% to 10.0%

Paid In Full Discount

A Paid In Full Discount is given to policyholders who pay their 12 month premium in full on the policy effective date.

Discount 10.0%

Safety Equipment Discount

- 1) Passive Restraints – 20% discount if your vehicle is so equipped on the driver's side; 30% if equipped on both the driver and front passenger sides. (*Applies to factory-installed front occupants restraints.*)
- 2) Anti-Lock Braking System – (ABS) 7% discount if your vehicle is so equipped.
- 3) Daytime Running Lights – Factory installed daytime running lights give you a 3% discount.

Accident Prevention Course Discount

10% discount for having completed an approved accident prevention course.

New Car Discount

A New Car discount will be applied to Collision coverage for vehicles of the current or upcoming model year for new and renewal business. This discount will only apply if the vehicle has not been previously titled.

Vehicle Age	Discount
<Year 1	12.0%
<Year 2	8.0%
<Year 3	4.0%

Senior Discount

A 5% Senior Discount will be provided to policyholders over the age of 65 if they have been insured with NYCM Insurance for a minimum of five consecutive years and are claim free for five consecutive years. If a policyholder is no longer claim free after the Senior Discount has been awarded, the Senior Discount will still remain in effect.

Discount. 5.0%

Anti-Theft Devices Discount

Discount of 5% each for having an Alarm or Active Disabling Device or Vehicle Identification Number Window Glass Etching. A discount of 15% if your vehicle is equipped with a Passive Disabling Device or a Vehicle Recovery System. (25% maximum total discount for Anti-Theft Devices.)

Great auto coverage. Great savings.



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

Rev. 08.31.21



Driver Training Discount

The applicable Driver Training Discount applies to each Youthful Operator under 21 years of age where “Satisfactory Evidence” is presented that such operator has successfully completed a driver education course. Consult with your agent for more information.

Driver Training Discount

Age	Discount
≤17	10.0%
18, 19	8.0%
20	6.0%

Away at School Discount

An Away at School Discount applies to autos classified as follows:

- Student is unmarried and age 24 or less;
- Student is assigned to the auto as occasional operator;
- Student is residing at an education institution over 100 road miles from the auto’s place of garaging;
- The auto is not available for regular use by drivers age 24 or less.

Good Student Discount

The applicable Good Student Discount applies, provided:

- The owner or operator is:
 - Between 16 and 24 years of age; and
 - A full-time high school, college or university student.
- A copy of the most recent academic year-end report card or transcript is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - The student maintains a “B” average or its equivalent. *If the letter grading system cannot be averaged, then no grade can be below “B.”*
 - When in a school maintaining a numerical grade, the student must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- The Good Student Discount will continue to be applicable for those insureds under the age of 25 who have completed their undergraduate work, provided the driver has:
 - Successfully graduated from a four year college; and
 - Met the qualification requirements as listed above based on their cumulative or most recent semester’s academic record.

A change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

Discount 10.0%

Low Mileage Discount

The Low Mileage Discount is applied on a per vehicle basis. To qualify for the discount, the following criteria must be met:

- The Principal Operator of the vehicle must be under the age of 70 and licensed for a minimum of 36 months.
- All vehicles participating in the Low Mileage Discount Program must provide two odometer readings prior to the effective date of the discount:
 - One odometer reading must be within 45 days of the policy effective date.
 - Second odometer reading must be provided from a documented source.

Acceptable sources include:

- Vehicle Title – original owner
 - Most recent NYS Vehicle Inspection Report
 - Vehicle Maintenance Report from a certified facility that was received between 60 and 180 days prior to the current odometer reading
- All vehicles that qualify by definition for a PPA policy are eligible except miscellaneous vehicles.
 - There will be no midterm premium adjustments. Replacement vehicles will continue with the same credit and additional vehicles will not be eligible until renewal.
 - The vehicle level discount will be applied to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision base premiums.
 - NYCM retains the right to request a current odometer reading prior to any renewal in order to confirm the vehicle is still eligible for the discount.
 - If the insured does not provide the requested information prior to the next renewal, the discount will be removed.
 - If the insured no longer qualifies for the discount based on the updated odometer reading, the discount will be removed on renewal.
 - If a recently obtained odometer reading indicates the vehicle is driven less than initially indicated, the renewal credit will be adjusted.

Electronic Funds (EFT) Discount

An EFT discount is given to policyholders who pay their premium by electronic transfer.

Discount 2.5%

Injury Protection Discount Program

Required Coverages to Qualify for Injury Protection Discount Program

To be eligible for the discount, insured must meet the requirements of each grouping.

Coverage	Standard	Standard Plus	Family	Family Plus
Liability Limits	50/100 Split or 100 CSL	100/300 Split or 300 CSL	100/300 Split or 300 CSL	250/500 Split or 500 CSL
SUM	50/100 Split or 100 CSL	100/300 Split or 300 CSL	100/300 Split or 300 CSL	250/500 Split or 500 CSL
Medical Payments	\$1,000	\$5,000	\$7,500	\$10,000
Additional PIP	\$25,000	\$50,000	\$100,000	\$100,000
OBEL	\$25,000	\$25,000	\$25,000	\$25,000
Discount	3.0%	5.0%	7.0%	10.0%

Claim Free, At Fault Accident Forgiveness and At Fault Accident Forgiveness Plus

Discount/Program	Time Frame of Eligibility	Qualifications	Discount and/or Benefits
Claim Free Discount* Claim Free Discount will be removed with one surchargeable loss or the combination of two losses within the Claim Free Discount period (excluding Towing/Roadside Assistance losses). Note: For customers in the At Fault Accident Forgiveness or At Fault Accident Forgiveness Plus Programs, a single surchargeable loss will not affect the Claim Free Discount status.	All Policies: May be given at policy inception.	All Policies: Claim Free for five consecutive years.	5% Discount on Bodily Injury, Property Damage, Property Injury Protection, Comprehensive and Collision Coverages .
At Fault Accident Forgiveness* At Fault Accident Forgiveness is only applicable to a payable At Fault Accident.	Coupler (Combination) Policies: Three consecutive years with New York Central Mutual.	Coupler (Combination) Policies: Claim free for a consecutive five year period.	The first surcharge or occurrence point(s) related to an At Fault Accident will be forgiven.
	Non-Coupler (Combination) Policies: Five consecutive years with New York Central Mutual.	Non-Coupler (Combination) Policies: Claim free for seven consecutive years. (Two years prior and five years with New York Central Mutual.)	A single surchargeable loss will not result in the removal of the Claim Free Discount
At Fault Accident Forgiveness Plus* At Fault Accident Forgiveness Plus is only applicable to a payable At Fault Accident.	Coupler (Combination) Policies: Five consecutive years with New York Central Mutual.	Coupler (Combination) Policies: Claim free for seven consecutive years.	The policyholder will receive all the benefits associated with the At Fault Accident Forgiveness Program. Additionally, the insured will receive a 50% discount (up to \$500 savings) on an applicable collision deductible.**
	Non-Coupler (Combination) Policies: Seven consecutive years with New York Central Mutual.	Non-Coupler (Combination) Policies: Claim free for nine consecutive years.	A single surchargeable loss will not result in the removal of the Claim Free Discount.

Note: Prior loss history is obtained through the use of an outside vendor.

State law requires that the resulting collision deductible amount will never decrease to an amount below \$100. There is no cash value earned.

* An insured can maintain their At Fault Accident Forgiveness status even after losing the Claim Free Discount.

** For At Fault Accident Forgiveness Plus, applicable collision deductible is any deductible equal to or greater than \$200.