

Homeowner 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 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

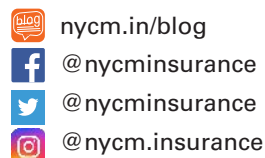
Available discounts:

- Approved Park Discount
- Claim Free Discount
- Coupler (Combination) Discount
- Doublewide Discount
- Gated Community Discount
- Green Discount
- Home Buyer Discount
- Protective Devices
- Renovation Discount
- Retirement Discount
- Tie Down Credit
- 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 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.



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Coverage by Form

Definition of Coverage	Classic Protection NYC HO 00 03	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 150%	Unlimited
Coverage A – Minimum	\$70,000	\$125,000	\$200,000	\$300,000
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%
One Deductible applies if both Auto & Home involved in same loss			Yes	Yes
Special Limits of Liability				
Money and Bank Notes	200	500	1,500	1,500
Securities and Accounts	1,500	5,000	5,000	10,000
Watercraft	1,500	2,500	5,000	7,500
Trailers (not used with watercraft)	1,500	2,500	2,500	3,500
Loss of Jewelry and Furs	1,500	2,000/5,500	5,000/10,000	10,000
Loss of Firearms and Related Equipment	2,500	5,000	10,000	10,000
Loss of Silverware	2,500	5,000	10,000	10,000
On-Premises Business Property	2,500	10,000	10,000	10,000
Off-Premises Business Property (excludes electronic equip)	1,500	6,000	6,000	6,000
Electronic Apparatus	1,500	2,500	2,500	3,500
Electronic Equipment antennas, tapes, wires, records, disks, etc.	\$250	\$250	\$250	\$250
Additional Coverages				
Trees and Shrubs	5% Coverage C/500 per item	5% Coverage C/1,000 per item	5% Coverage C/1,000 per item	5% Coverage C/2,500 per item
Debris Removal	5% of damage property limit	5% of damage property limit	5% of damage property limit	10% of damage property limit
Fire Department Service Charge	\$500	\$1,000	\$1,500	\$2,500
Credit Card	1,000	10,000	10,000	15,000
Loss Assessment	1,000	10,000	15,000	20,000
Food Spoilage	No	Cov C Limit	Cov C Limit	Cov C Limit
Lock Replacement	No	50% of cost up to 1,000	50% of cost up to 1,000	50% of cost up to 1,500
Reward Coverage	No	500	500	500
Increased Limit – Coverage A	Yes	Yes	Yes	Yes
Water Back Up through Sewers/Drains/Sumps	No	5,000	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
Fire Extinguisher Recharge or Replacement	N/A	Included	Included	Included
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
SECTION II – EXCLUSIONS				
Bodily Injury or Property Damage for Outboard Motors Total Horsepower of	25 HP	50 HP	50 HP	75 HP
SECTION II – ADDITIONAL COVERAGES				
Damage to Property of Others	1,000	1,250	1,250	2,500
Loss Assessment	1,000	10,000	15,000	20,000
Pet Injury	500	1,000	1,000/2,000	1,000/3,000