

Sometimes, the unexpected happens to us:

- A service technician, who is working at your home, falls and is injured so seriously, he can no longer practice his profession.
- During a baseball game, your son accidentally hits another player with a bat and the child loses an eye.
- Despite being a good driver, you are involved in an accident in which there are multiple fatalities.
- You serve on a nonprofit board and are sued for damages attributed to the agency's operations.
- Your dog bites a visitor, causing both immediate and long-term traumatic injury.

These, and countless other scenarios could lead to judgements against you that would far exceed the personal liability limits of your standard homeowners and auto insurance policies.



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 how personal umbrella insurance can best meet 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.



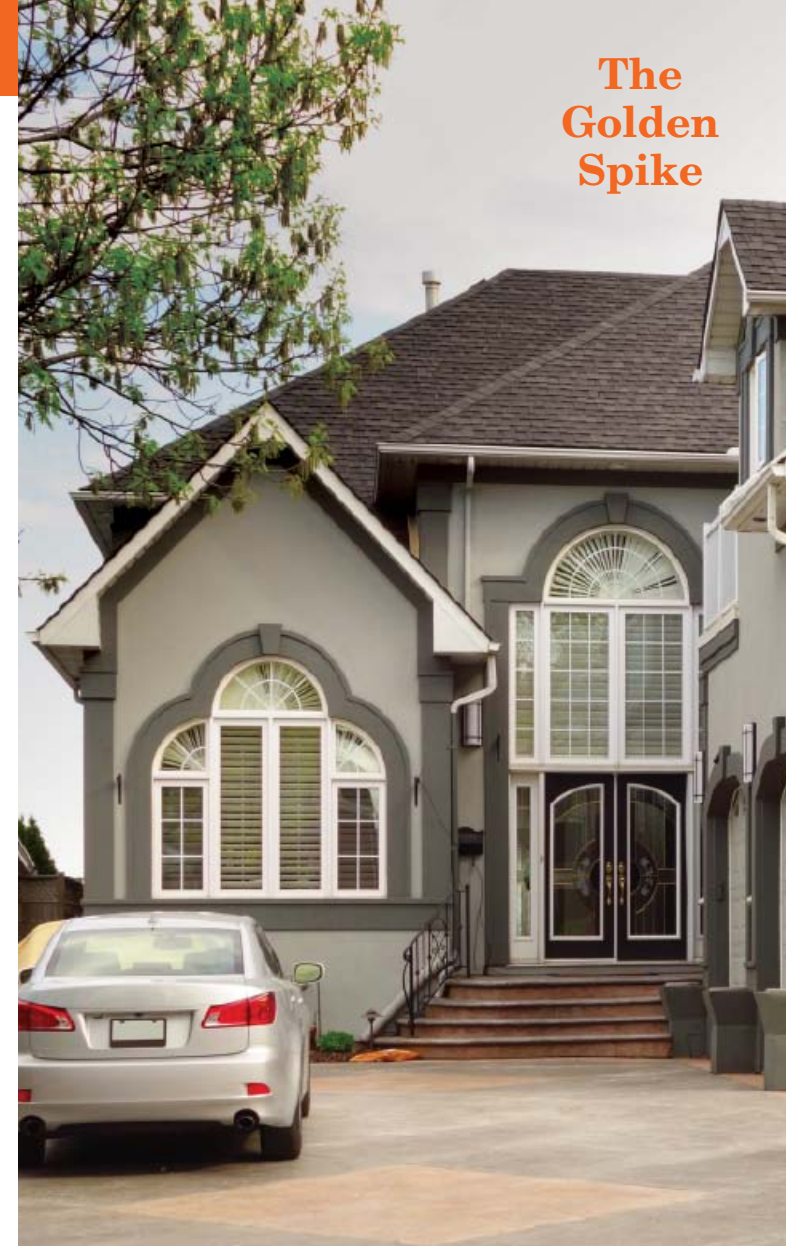
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The Golden Spike



More Coverage with the
Personal Umbrella Policy





You are a responsible person.

How did you end up in a courtroom?

A simple accident can lead to a lawsuit.

What if you lose the case?

The world has become a riskier place with lawsuits growing in frequency and size. Today, you do not have to be a millionaire to be sued like one.

Even the highest limits available under your NYCM Insurance auto and homeowners policies might not provide all the protection you would need if you become the defendant in a major lawsuit.

That is where the Golden Spike Personal Umbrella Policy comes in. It takes over when damages you are being held liable for exceed the limits of your standard policies.

Avoiding catastrophic loss and financial ruin:

NYCM Insurance's Golden Spike Personal Umbrella Policy delivers an extra layer of personal liability protection, significantly expanding both the dollar amounts and types of damages for which you are covered.

Available Limits:

- \$1,000,000
- \$2,000,000
- \$3,000,000
- \$4,000,000
- \$5,000,000

The Golden Spike Personal Umbrella Policy offers extended protection against a wide range of exposures, including: being held negligent while driving your car, boat, snowmobile, ATV, motorcycle, or otherwise causing injuries to others, on or off your property; whether that property is your main residence, seasonal or rented. Personal Injury risks covered also include: slander, libel, false arrest, invasion of privacy and wrongful entry or eviction. Your defense costs are covered as well.

Protecting yourself is surprisingly affordable:

There is more to a Golden Spike Personal Umbrella Policy than valuable coverage and peace of mind; it is an excellent value, too. Contact your agent to find out how surprisingly affordable this added protection can be. You will understand why you cannot afford to be without it.

