

Classic Plus Protection

For a minimal amount per year, NYCM Insurance's Classic Plus Protection package extends your limits in a number of key areas and adds coverage in others:

	Coverage Limits Under Standard Renters Policy	With Classic Plus Protection
Securities and Accounts	\$1,500	\$3,000
Watercraft	1,500	2,500
Trailers	1,500	2,000
Jewelry & Furs	1,500	1,500/4,500
Firearms & Related Equipment	2,500	4,000
Silverware	2,500	4,500
Business Property on Premises	2,500	4,000
Electronic Apparatus on or upon a Motor Vehicle	1,500	2,000
Electronic Apparatus Used Primarily for Business	1,500	2,000
Credit Cards	1,000	1,500
Damage to Property of Others	1,000	1,250

In addition, Classic Plus Protection adds Food Spoilage coverage (up to \$250) to your policy. Personal Injury Liability coverage is also added; coverage for Personal Liability is increased by \$100,000; coverage for Medical Payments to Others is increased by \$1,000; and the total Horsepower Limit on Outboard Motors covered under your policy is increased to 50.

If you have items whose value exceeds even those provided under Classic Plus Protection, NYCM Insurance can help you protect them through a special endorsement to your policy or separate insurance. Consult your agent for details.

More ways to save with NYCM Insurance

Higher Deductibles: You can lower your premium by choosing a higher deductible on your Renters Insurance policy. A number of fixed dollar amounts are available.

Multiple Policy Discount: Customers who have their Renters policy and Auto policy with NYCM Insurance can qualify for the Coupler (combination) discount.

Ask your agent how you can save more!

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 Renters Insurance program that best 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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For you.

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Renters Insurance



Get the protection you need and more.



For you.



NYCM Insurance makes renting even safer than ever

Just because you're renting your home doesn't mean that you have to take chances with the safety of the things that make your residence your home. With Renters Insurance from NYCM Insurance, you'll have the confidence of knowing that your furnishings and belongings are protected against loss or damage from a wide range of perils, including:

Fire or Lightning

Windstorm or Hail

Explosion

Riot or Civil Commotion

Damage from Aircraft or Vehicles

Smoke

Vandalism or Malicious Mischief

Theft

Falling Objects

Weight of Ice, Snow or Sleet

Accidental Discharge or Overflow of Water or Steam

Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging

Freezing

Sudden and Accidental Damage from Artificially Generated Electrical Current

Volcanic Eruption

And there's more...

Personal Property anywhere in the world.

Additional Living Expenses you might incur should your home be uninhabitable while being repaired from a covered loss, such as temporary lodging and meals.

Credit Cards are covered for losses stemming from lost or stolen credit cards, as well as forgery and counterfeit checks.

Personal Liability Protection

With an NYCM Insurance Renters Insurance policy, you are also protected against:

Liability Claims or suits for bodily injury or damage to the property of others arising from occurrences on your premises.

Off-Premises Injuries to others arising from your acts, acts of pets or the acts of members of your household, anywhere.

Medical Expenses for injuries to others at your premises or from your activities, whether you are liable or not.

Attorneys' Fees and other defense costs, up to the limits of your policy, whether you are liable or not.

Important Optional Coverages you may need

• **Replacement Cost Coverage** Do you realize that in the event of a loss, a standard Renters policy would reimburse you for only the depreciated value of your property? That could be substantially less than you'd pay to replace those items. With replacement cost coverage you would receive the full amount it would take to replace your possessions at today's prices.

• **Personal Computer Endorsement** A standard Renters policy provides only limited protection for a personal computer – and only \$2,500 if it is used as part of a small business on the premises. NYCM Insurance's Personal Computer Endorsement is very modestly priced and greatly extends the range of losses against which your computer, software and peripheral equipment are protected.

Ask your agent for more information about how these important yet modestly priced optional coverages can enhance your protection.

The Protection Renters Need – from NYCM Insurance

