

Extended Coverage Included

Automatic Additional Insured Coverage

Waiver of Subrogation

*Primary and Primary
& Non-Contributory Coverage*

*Removal of the Insurance to Value Clause
(no co-insurance)*

Provided when required by written contract, executed prior to a claim.

Available Options

Policy Protector Pack

Provides additional coverages and/or limits at the policy level.
(See inside this brochure for more details.)

*Select, Select Choice
and Select Choice PLUS -Food Service*

Provide additional coverages and/or limits at the premises level.
(See inside this brochure for more details.)

Hired Auto and Non-owned Auto Liability

Non-owned Auto Liability provides coverage for any auto that is not owned, borrowed or hired by the insured. Hired Auto Liability provides coverage for autos leased, hired or borrowed by the insured.

Actual Cash Value

Utility Services – Direct Damage

Property Damage Coverage may be extended to cover loss of or damage to covered property described in the Schedule resulting from the failure of utility service relating to: Water Supply Property, Communication and/or Power Supply Property and Overhead Power Transmission Lines.

Utility Services – Time Element

Time Element Coverage may be extended to cover loss at the described premises resulting from the failure of utility services.

Eligible Classes of Business

Bed & Breakfasts
Convenience Stores
Habitational Risks with five or more Residential Units
Offices
Lessor Risk (LROs) (With or without Habitational)
Light Service Risks
Motels (Sales Based)
Restaurants
Retail Stores

Professional Liabilities

Barber Shops and Hair Salons Professional Liability
Beauty Salons Professional Liability
Funeral Directors Professional Liability
Optical and Hearing Aid Establishments
Pharmacists
Printers Errors and Omissions Liability
Pet Groomers Professional Liability
Liquor Liability Coverage

Available Credits

Multiline Discount up to 5%
Habitational Landlord Proximity Factor 5%
Paid In Full Discount 5%
Sole Occupancy Factor 15%
Owner Occupied Factor 5%
Number of Locations Discount 8.5% to 20%
Protective Devices Discount 2% to 5%
Age of Building Factor Variable
Age of Roof Factor 5%
Years In Business Factor 5%



We Have a History of Service for You.

New York Central Mutual Fire Insurance Company was founded in 1899 in a quiet upstate New York village by VanNess DeMar Robinson, with a simple idea in mind – taking care of New Yorkers.

Over 100 years later, our commitment to our customers has remained the same. NYCM continues to provide individuals and small businesses with a peace of mind knowing their insurance needs are met through the products and services we offer.

Small Business Insurance

At NYCM, we recognize the value of small businesses and small business owners. That's why we believe in service with a personal touch. Our Compass BOP is a comprehensive business owner's policy that provides essential insurance coverage to address the needs of small businesses, including:

- Business Property
- Business Income
- Commercial General Liability

Additional coverage options are available to meet the needs of each individual business.

The information in this brochure may not apply to all rating programs within NYCM Insurance. Please consult with your agent to determine your eligibility. The descriptions in this brochure do not represent contract terms. Please review the policy for further definitions of limitations and deductibles.

Your independent agent representing NYCM Insurance can also provide a further explanation of coverages and help you find a Commercial 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.



Businessowners Insurance



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POLICY ENHANCEMENT COVERAGE COMPARISON

Coverages	BP 00 03 Base Limit	Policy Protector Pack* NYC BP 117
Accounts Receivable	\$10,000 On Premises/\$5,000 Off Premises	\$50,000 On Premises/ \$10,000 Off Premises
Business Income Extension for Web Sites	N/A	\$15,000 / 7 Days
Computer Fraud	N/A	\$5,000
Electronic Data	\$10,000	\$25,000
Employee Dishonesty	N/A	\$25,000
ERISA- Employee Dishonesty	N/A	\$25,000
Damage to Premises Rented	\$50,000	\$300,000
Forgery and Alteration	\$2,500	\$25,000
Laptop Coverage (worldwide)	N/A	\$5,000
Money and Securities	N/A	\$10,000 Inside the Premises/ \$10,000 Outside the Premises
Newly Acquired or Constructed Property - Building	\$250,000 (30 days)	\$500,000 (60 days)
Newly Acquired or Constructed Property – Business Personal Property	\$100,000 (30 days)	\$250,000 (60 days)
Personal Property Off Premises*	\$10,000	\$15,000
Salespersons Samples	N/A	\$1,000
Unauthorized Business Card Use	N/A	\$2,500
Valuable Papers & Records	\$10,000 On Premises/\$5,000 Off Premises	\$50,000 On Premises/\$10,000 Off Premises

*Coverage/Limits provided under the Policy Protector Pack replace the BP 00 03 coverage/limits.

PREMISES ENHANCEMENT COVERAGE COMPARISON

Coverages	BP 00 03** Base Limit	Select** NYC BP 114	Select Choice** NYC BP 115	Select Choice PLUS** NYC BP 116
Water Back-up and Sump Overflow	N/A	\$15,000	\$20,000	\$30,000
Brands and Labels	N/A	Included	Included	Included
Business Income – Extended Period of Indemnity	30 days	60 days	90 days	90 days
Business Income From Dependent Properties	\$5,000	\$30,000	\$50,000	\$50,000
Debris Removal	\$10,000	\$25,000	\$50,000	\$50,000
Fine Arts	N/A	\$10,000	\$25,000	\$25,000
Fire Department Service Charge	\$2,500	\$10,000	\$25,000	\$25,000
Food Contamination	N/A	N/A	N/A	\$25,000/ \$3,000
Lock and Key Replacement	N/A	\$500	\$1,000	\$2,500
Money Orders and Counterfeit Money	\$1,000	\$10,000	\$10,000	\$10,000
Ordinance or Law Coverage	\$10,000 Increased Cost of Construction	\$25,000 Coverage 1 \$25,000 Coverage 2 \$25,000 Coverage 3	\$50,000 Coverage 1 \$50,000 Coverage 2 \$50,000 Coverage 3	\$50,000 Coverage 1 \$50,000 Coverage 2 \$50,000 Coverage 3
Outdoor Property – Including Vehicle Damage	\$2,500	\$10,000	\$25,000	\$25,000
Outdoor Signs Detached or Attached to buildings	\$1,000	\$5,000	\$10,000	\$10,000
Pairs and Sets	N/A	Included	Included	Included
Personal Effects	\$2,500	\$10,000	\$25,000	\$25,000
Personal Property of Others (Care, Custody and Control)	BPP Limit	\$10,000 Plus BPP Limit	\$15,000 Plus BPP Limit	\$15,000 Plus BPP Limit
Spoilage	N/A	\$5,000	\$10,000	\$25,000
Tenant Building and Business Personal Property coverage- required by lease	N/A	\$20,000	\$25,000	\$25,000
Utility Services – Direct Damage	N/A	\$5,000/ \$5,000	\$15,000/ \$15,000	\$25,000/ \$25,000
Utility Services – Time Element	N/A	\$5,000	\$15,000	\$25,000

**Coverage/Limits provided under the Premises Enhancement forms (Select, Select Choice or Select Choice Plus) replace the BP 00 03 coverage/limits.