



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

Dear Insured,

On behalf of NYCM Insurance, we would like to express how truly sorry we are that you have experienced this loss. We understand this can be a very traumatic and overwhelming experience. Rest assured that we are here to help you.

This packet was designed to assist you throughout the claims process. We take pride in our customer service here at NYCM Insurance, so please do not hesitate to contact us with any questions or concerns.

Enclosed you will find:

❖ **Home Contents Inventory Worksheet**

- ✓ Use this form to list all of your belongings that were lost or damaged, **OR** you may go to www.nycm.com and find this form under the "Claims" tab. Here you will be given instructions on how to complete and return your contents list electronically – speeding up the claim process!

❖ **A Claim Contacts Page**

- ✓ This is a quick reference page for claims addresses, phone numbers, names, and more!

❖ **A Claim Settlement Page – Instructions**

- ✓ Consult this list for general guidance on what to expect and do throughout the claims process.

...AND MUCH MORE!

Be sure any paperwork you send to us includes your full name, along with your policy and claim numbers. Your feedback on how useful you found the enclosed information would be greatly appreciated. If you feel we could make any changes to make the claims process easier, please call us at **800-234-6926**.

Thank you for choosing NYCM Insurance, and remember, we are here **FOR YOU!**

Your NYCM Insurance Team

**This is only an informational packet and does not take the place of your insurance contract. Please consult your insurance policy for the contract terms, conditions, exclusions, limitations and deductibles.

My Claim Contacts

New York Central Mutual Fire Insurance Company Contact Information

NYCM Address:
1899 Central Plaza East
Edmeston, NY 13335

NYCM Phone:
800-234-6926

NYCM Fax:
607-965-2136

NYCM Email:
myclaim@nycm.com

NYCM Home Contents Inventory Worksheet ONLY:
mycontents@nycm.com

My Policy #: _____ My Claim #: _____

My Claim Adjuster: _____ Phone: _____

My Claim Examiner: _____ Phone: 800-234-6926 Ext. _____

Please include your name, claim number and policy number on ALL information sent to NYCM.



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After My Loss

- Report your loss to NYCM Insurance at **800-234-6926**.
- If you have a theft loss, you must report your stolen property to the police immediately.
- Be sure to provide us with your *current* contact information. This includes your physical and mailing address, phone number and email.
- Assess the extent of your damage. Is your dwelling livable?
 - If you feel your dwelling is NOT livable, please contact NYCM to discuss your coverage.
 - Any expenses you incur will need to be documented.
 - A cancelled check, credit card statement, or paid receipts may be submitted as proof.
- Protect your property from further damage.
 - Keep an accurate record (receipts/invoices) of all temporary repairs needed to secure the property.
- Try to extract any standing water as soon as possible, and avoid turning the heat up to excessive temperatures.
- When requested, obtain an estimate to repair and/or replace your damaged dwelling and/or property. Your claim examiner will be sure to advise you if this is necessary.
- Do not discard any property, as the company may need to inspect the damages.
- When requested, prepare an itemized list of all contents that were damaged and/or destroyed. Your claim examiner will discuss this with you if it is necessary.



Depending upon the time of year, you may need to winterize your home to prevent further damages.



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Claim Settlement

**This may seem overwhelming,
but we will assist you through the entire process.**

How is my claim payment made?

When NYCM makes a payment, we will follow the claim settlement provision in your policy. We refer you to this section of your policy, as payment will be at an actual cash value basis, or replacement cost, depending on your policy.

- If you have a mortgagee and/or additional insured on your policy, they will be included as a payee on your check for any payments made under Coverage A or Coverage B.
 - We suggest you confirm that the correct mortgagee or additional insured information is listed on your policy.
 - If you no longer have a mortgagee and believe they should be removed from the policy, you will need to send a copy of the lien release to your agent and request an endorsement be made to remove them from your policy.
- Once we have reached an agreed figure, we will request that you complete a Sworn Statement in Proof of Loss to show that you are in agreement with the settlement.
 - If you want us to pay your contractor directly, we will require a direction of pay and a certificate of satisfaction signed by you.
- Your contents are also paid on an actual cash value basis.
 - If your policy has replacement cost coverage, we suggest you review the recoverable depreciation information included below.
 - You must complete a Sworn Statement in Proof of Loss to show that you are in agreement with the settlement to be paid for your contents.
 - Upon completion of this statement, check(s) will be mailed to you within 5 to 7 days.

Recoverable Depreciation (Holdback)

- If your policy contains replacement cost coverage and you meet the policy provisions at the time of loss, you can apply to collect recoverable depreciation.
- In accordance with the Replacement Cost Provisions of your policy, you have **180 days** from the date of loss to notify us of your intent to exercise the replacement cost option.
- In order for you to make claim for the depreciation, you must properly document the replacement costs for each item claimed. Proper documentation includes, but is not limited to, canceled checks, paid receipts, paid work orders/contracts and itemized credit card statements.
- We may also wish to re-inspect the dwelling to confirm repairs have been made.
- Our company will review all of the information submitted to determine how much recoverable depreciation you are entitled to recover.
- **At no time will any documents be accepted or honored if they are received after the two year statute of limitations.**



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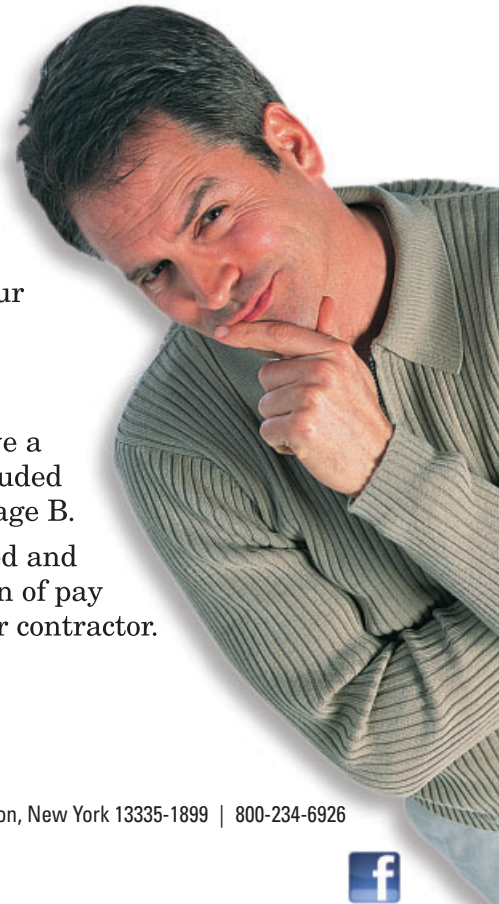
www.nycm.com



Frequently Asked Questions...

and the answers you need!

- 1. What happens after I report my homeowner loss?** A claims representative will contact you to discuss the details of the loss and the coverage available under your policy. *Your representative is here to walk you through the claims process.*
- 2. Who do I contact for an estimate or to board up my house?** We suggest you contact your agency and/or friends to recommend a contractor.
- 3. How many estimates do I need to get?** The company requires only one estimate. However, we may assign an adjuster or contractor to write an estimate on behalf of NYCM.
- 4. What if I cannot live in my home due to the damage?** If your home is deemed not livable due to a covered loss, your policy provides additional living expense coverage, for the increased expenses to maintain your normal standard of living.
- 5. How long does the claim process take?** Each claim is different, depending on the circumstances of your claim and the available information provided by all parties involved. The claims representative will work with you and the contractor to have your claim processed and get your life back to normal as quickly as possible!
- 6. What if I find additional damages once the repairs begin?** NYCM should be contacted immediately if additional damages are found. No additional repairs should be made until NYCM has been notified, as we may need to re-inspect the additional damages.
- 7. How do I track my claim?** You can contact customer service at 800-234-6926, 24 hours a day, 7 days a week. You can also contact your claims representative during business hours.
- 8. What is my deductible?** Your deductible is the amount you are responsible for paying before we begin making any payments under the terms of the policy.
- 9. Will I get my deductible back?** Depending on the circumstances of your loss, your deductible may be recoverable. Your claims representative will discuss this with you.
- 10. Why is my mortgage company named on my check?** Both you and your mortgage company have a legal interest in your property. If you have a mortgagee and/or additional insured on your policy, they will also be included as a payee on your check for payments made under Coverage A or Coverage B.
- 11. Will NYCM pay my contractor directly?** If an agreed figure is reached and you would like us to pay your contractor directly, you may sign a direction of pay and certification of satisfaction. This will give us the authority to pay your contractor.



My Call Log

**Keep Track
of Your Telephone Conversations**



Date	Name of Claims Representative	Reason	Result



Call Us 24/7 at 800-234-6926

At NYCM Insurance, we offer a diverse line of property and casualty insurance products specifically tailored to meet the needs of individuals, families and small businesses across New York state. We offer insurance coverage for:



Automobile
Homeowners
Renters
Condominium Owners
Business Owners
Personal Umbrella
Identity Theft
Watercraft
Snowmobile
Landlords/Rental Properties
Jewelry/Personal Items

We pride ourselves on our professional and courteous customer service team. Our representatives are here 24 hours a day, 7 days a week, including holidays!



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