



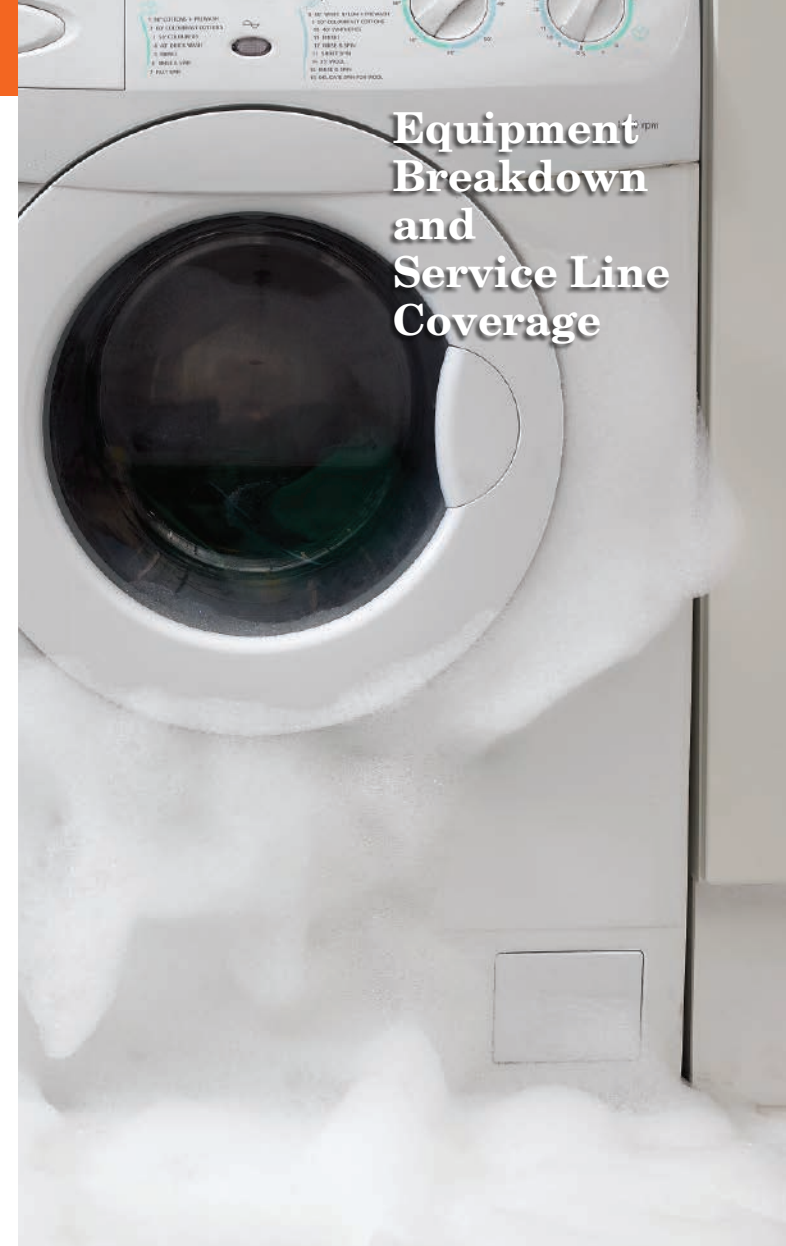
The information in this brochure only pertains to NYCM Insurance Homeowner Programs. The descriptions in this brochure do not represent contract terms. Please review the policy for further definitions and descriptions of limitations and deductibles.

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.



TWITTER, TWEET, RETWEET, and the Twitter logos are trademarks of Twitter, Inc. or its affiliates.



Equipment Breakdown and Service Line Coverage

Examples of Service Line Expenses:

An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged while repairing the sewer line.

Total Loss: \$10,000

A large rock abuts an underground sewer line directly under the insured's sidewalk prior to entering the home. Years of wear mar the pipe and cause leakage requiring excavation and replacement of the pipe.

Total Loss: \$7,500

Service Line Coverage:

Homeowner Policy Premium*	\$30.00
Coverage Limit	\$10,000.00
Deductible	\$500.00

* Available only for HO 00 03, NYC HO 00 03, NYC HO 7, NYC HO 7P and NYC HO 10



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

The Extra Protection You Need.





Equipment Breakdown

Homeowners depend on the comfort, convenience and security their home systems and equipment provide. Unfortunately, most are surprised to learn things like the heating, air conditioning, hot water, or electrical systems are usually not covered by insurance policies, warranties, or service contracts. A mechanical breakdown can cost thousands of dollars, but adding *Equipment Breakdown* to your homeowner policy helps you have the coverage you need when the unexpected happens.

Examples of covered personal property include:

- Kitchen and laundry appliances
- Home entertainment equipment
- Computers, peripherals, and wireless devices
- Power tools and shop equipment
- Lawn and garden equipment
- Mobile medical equipment
- Portable generators and sump pumps

Examples of covered systems and equipment:

- Central air conditioning
- Boilers, furnaces and heat pumps
- Conventional and solar water heaters
- Radiant floor heating
- Renewable heating (e.g., solar, wind, geothermal)
- Water purification and filtration
- Well pumps, installed sump pumps
- Pool and spa pumps, heating and filtration
- Electrical service panels
- Permanent emergency generators
- Home security monitoring and control devices
- Chair lifts and elevators

Examples of Equipment Breakdown Expenses:

A six-year-old air conditioning compressor operated in an overheated condition for an extended period, leading to an electrical breakdown of the compressor which had to be replaced.

Total Loss: \$5,100

A circuit breaker in a home's electrical panel fails to trip, leading to damaged wiring, light switches, outlets and appliances. Permanently installed appliances and all wiring and control devices were removed and replaced along with the failed circuit breaker.

Total Loss: \$14,000

Equipment Breakdown Coverage:

Homeowner Policy Premium*	\$25.00
Tenant or Condo Policy Premium	\$15.00
Coverage Limit	\$100,000.00
Deductible	\$500.00

* Excludes NYC HO 00 02, HO 00 02 and HO 00 08



Service Line Coverage

Most homeowners don't realize they are responsible for repairing or replacing damaged underground piping and wiring located on their property. This is an expensive process and is not covered by most homeowner insurance policies. Losses can easily total \$3,500 or more when considering repairs and excavation. Service Line Coverage not only pays for your repairs, but also for any damage to outdoor property as a result of those repairs (e.g., driveways, walkways, lawns, shrubbery, and plants). If your home becomes uninhabitable due to the damage, coverage for your hotel and other expenses is included as well.

Service Line Coverage includes:

- Water service
- Steam
- Geothermal
- Sewer
- Drainage
- Electrical power
- Communications