

## Travel Protection Coverage

1. To be eligible for coverage, at least one vehicle on the policy must have Comprehensive coverage.
2. Coverage Description:

Coverage	Standard	Standard Plus	Family	Family Plus
Towing & Labor	\$25	\$50	\$75	\$100
Trip Interruption	\$50/200	\$100/400	\$200/800	\$200/1,000
Transportation Expense	\$30/900	\$30/900	\$50/1,500	\$75/2,250

3. Attach the Travel Protection Coverage endorsement (NYC PP 258) to add this coverage to the policy.

## Ways to save with NYCM Insurance

- Accident Prevention Course Discount
- Anti-Lock Braking System Discount
- Anti-Theft Devices Discount
- At Fault Accident Forgiveness
- At Fault Accident Forgiveness Plus Discount
- Away at School Discount
- Claim Free Discount
- Coupler (Combination) Discount
- Driver Training Discount
- Daytime Running Lights Discount
- Good Student Discount
- Homeownership Discount
- Injury Protection Discount Program
- New Car Discount
- Paid In Full Discount
- Passive Restraints Discount
- Senior Discount

Ask your agent for complete details about these opportunities to lower your premium!

*The information in this brochure only pertains to the NYCM Insurance Automobile Prism Plus 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 Personal Automobile 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.*

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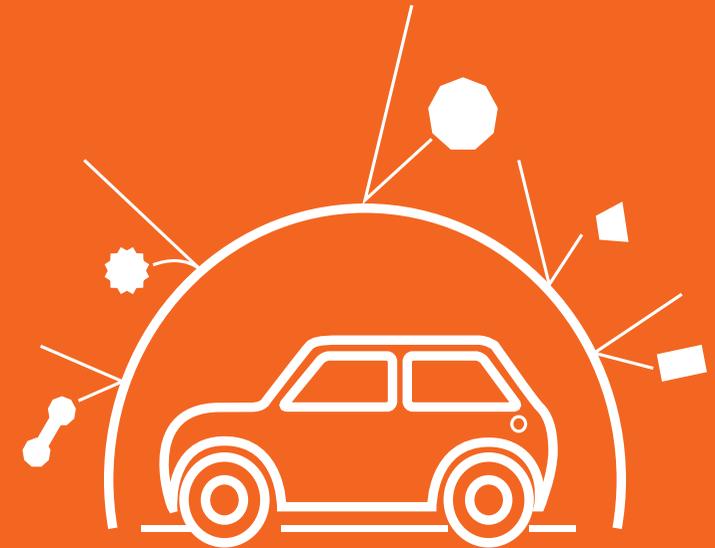


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## Auto Insurance



See all the ways we protect your ride.



For you.



## Solid protection. Attractive pricing. Superior service.

That's what today's drivers want from their insurance company. And that's just what NYCM Insurance and our team of independent agents deliver.

Coverage that gives you and your vehicle the protection you need. Rates you may find surprisingly low at the start – and that get even better with the many discounts available!

## Fast, courteous claim service

Your insurance policy is only as good as the claim service that backs it up. When you file a claim, your insurance must go to work for you. Nobody understands this better than NYCM Insurance. That's why, together with your agent, our claims professionals are always at your side to settle your claim promptly and fairly.

It's the kind of friendly, personal attention you can expect from a company who's been your neighbor right here in New York State for over 100 years.

## Additional coverages

NYCM Insurance also offers a variety of related coverages, including protection for full glass, trailers, campers, motorhomes and custom vans. Ask your agent for details.

### Available Limits (in thousands) Bodily Injury

Split Limits:		Single Limits:
• \$25/\$50	• \$250/\$500	• \$60
• \$50/\$50	• \$300/\$300	• \$100
• \$50/\$100	• \$500/\$500	• \$200
• \$60/\$60	• \$500/\$1,000	• \$300
• \$100/\$100	• \$1,000/\$1,000	• \$500
• \$100/\$300		• \$1,000
Property Damage Limits		
• \$10	• \$100	• \$300
• \$25	• \$150	• \$500
• \$50	• \$200	• \$750
• \$60	• \$250	• \$1,000

## Ultimate protection

### The Golden Spike Personal Umbrella Policy

Our Golden Spike Umbrella policy goes significantly beyond even the highest limits available under our auto and homeowner insurance programs to protect you against a wide range of personal liability hazards. In the event of a major lawsuit, it can help protect you against financial ruin, especially if your assets are substantial. The cost is modest compared to the available limits of liability – \$1, \$2, \$3, \$4 and \$5 million. Your agent can provide more information.

## Understanding your auto insurance

The more you understand your auto insurance policy, the better we can work together to protect you. Following are some of the most commonly used terms. For a complete explanation of these and other insurance terms and coverages, you should always consult your agent.

- **Bodily Injury Liability Coverage** Portion of an auto insurance policy that covers injuries the policyholder causes to someone else.
- **Collision Insurance** Portion of an auto insurance policy that covers the damage to the policyholder's car from a collision.

- **Comprehensive Insurance** Portion of an auto insurance policy that covers damage to the policyholder's car not involving a collision with another car (including damage from fire, explosions, earthquakes, floods and riots), and theft.
- **Deductible** The amount of loss paid by the policyholder. The bigger the deductible, the lower the premium charged for the same coverage.
- **Liability Insurance** Insurance for what the policyholder is legally obligated to pay because of bodily injury or property damage caused to another person.
- **No-Fault** Auto insurance coverage that pays for each driver's own injuries, regardless of who caused the accident. It also refers to an auto liability insurance system that restricts lawsuits to serious cases. Such policies are designed to promote faster reimbursement and to reduce litigation.
- **Premium** The price of an insurance policy, typically charged annually or semiannually.
- **Property Damage** Pays for claims for your financial loss if you are found liable for physical damages to tangible property belonging to a third party.
- **Supplementary Uninsured/Underinsured Motorist Coverage** Uninsured motorist coverage pays for injuries sustained by you and your passengers caused by an uninsured motorist or a hit-and-run driver. Underinsured motorist coverage pays when you or your passengers are injured as a result of negligence by someone with insufficient liability insurance to cover your losses.

## PRISM Plus

NYCM Insurance auto insurance policies are issued through a multi-tier program called PRISM Plus. It offers 63 separate rate plans and places policyholders in the rating tier that corresponds to their risk characteristics. Policies are reviewed annually to determine if the insured is eligible for a lower-rated tier. Every policyholder has the potential to qualify for the lowest rate. Contact your agent if you have questions about the multi-tier program.