



Good Student Discount

The applicable Good Student Discount applies, provided:

- 1) **The owner or operator is:**
 - a. Between 16 and 24 years of age, and
 - b. A full-time high school, college or university student.
- 2) A copy of the most recent academic year-end report card or transcript is presented to the Company on each anniversary date of the policy indicating

that the student has met one of the following requirements during the immediately preceding school semester.

- a. The student maintains a "B" average or its equivalent. *If the letter grading system cannot be averaged, then no grade can be below "B."*
 - b. When in a school maintaining a numerical grade, the student must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- 3) The Good Student discount will continue to be applicable for those insureds under the age of 25 who have completed their undergraduate work, provided the driver has:
- a. Successfully graduated from a four year college; and
 - b. Met the qualification requirements as listed above based on their cumulative or most recent semester's academic record.

A change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

Discount 10.0%

Away at School Discount

An Away at School factor applies to autos classified as follows:

- A) Student is unmarried and age 24 or less;
- B) Student is assigned to the auto as occasional operator;
- C) Student is residing at an education institution over 100 road miles from the auto's place of garaging;
- D) The auto is not available for regular use by drivers age 24 or less.

Paid in Full Discount

A Paid In Full Discount is given to policyholders who pay their 12 month premium in full on the policy effective date.

Discount 5.0%

Senior Discount

A Senior Discount will be given to policyholders over the age of 65 if they have been insured with NYCM Insurance for a minimum of 5 years and qualify for the "Claim Free Discount." If the "Claim Free Discount" is removed at a later date, the Senior Discount will still remain in effect.

Discount 5.0%

The information in this brochure only pertains to 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.



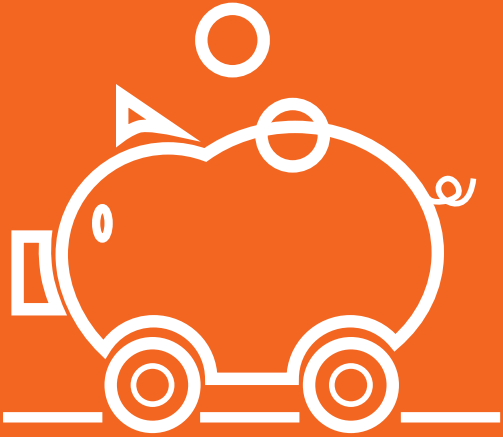
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Auto Insurance Discounts



The best insurance, at the best rate for your family!

Driver Training Discount

The applicable Driver Training Discount applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course. Consult with your agent for more information.

Driver Training Credit	
Age	Factor
≤17	10.0%
18, 19	8.0%
20	6.0%

Save on great automobile coverage.



For you.



Safety Equipment Discount

- 1) Passive Restraints – **20% discount** if your vehicle is so equipped on the driver's side; **30%** if equipped on both the driver and front passenger sides. (*Applies to factory-installed front occupants restraints.*)
- 2) Anti-Lock Braking System – (ABS) **7% discount** if your vehicle is so equipped.
- 3) Daytime Running Lights – Factory installed daytime running lights give you a **3% discount**.

Coupler (Combination) Discount

The Coupler discount is applicable to Auto policies if NYCM Insurance also insures the Homeowner and/or Umbrella policy for the named insureds.

NYC HO 00 04 (Tenant Policy).....	5.0%
Any Other Homeowner Forms	10.0%
NYC HO 00 04 & Umbrella	7.5%
Umbrella & Any Other Homeowner Forms ...	15.0%

Homeownership Discount

A Homeownership credit is applicable for named insureds who are the deed holder/owner of a house, mobile home, condominium or co-op.

Discount	2.5%
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Anti-Theft Devices Discount

Discount of 5% each for having an Alarm or active disabling device or Vehicle Identification Number window glass etching. A discount of 15% if your vehicle is equipped with a Passive Disabling Device or a Vehicle Recovery System. (25% maximum total discount for Anti-Theft Devices.)

Accident Prevention Course Discount

10% discount for having completed an approved accident prevention course.

New Car Discount

A New Car discount will be applied to Collision coverage for vehicles of the current or upcoming model year for new and renewal business. This discount will only apply if the vehicle has not been previously titled.

Vehicle Age	Discount
<Year 1	12.0%
<Year 2	8.0%
<Year 3	4.0%

Injury Protection Discount Program

Required Coverages to Qualify for Injury Protection Discount Program

To be eligible for the discount, insured must meet the requirements of each grouping.

Coverage	Standard	Standard Plus	Family	Family Plus
Liability Limits	50/100 Split or 100 CSL	100/300 Split or 300 CSL	100/300 Split or 300 CSL	250/500 Split or 500 CSL
SUM	50/100 Split or 100 CSL	100/300 Split or 300 CSL	100/300 Split or 300 CSL	250/500 Split or 500 CSL
Medical Payments	\$1,000	\$5,000	\$7,500	\$10,000
Additional PIP	\$25,000	\$50,000	\$100,000	\$100,000
OBEL	\$25,000	\$25,000	\$25,000	\$25,000
Discount	3.0%	5.0%	7.0%	10.0%

Claim Free, At Fault Accident Forgiveness and At Fault Accident Forgiveness Plus

Discount/Program	Time Frame of Eligibility	Qualifications	Discount and/or Benefits
Claim Free Discount*	All Policies: May be given at policy inception.	All Policies: Claim Free for five consecutive years.	2.5% Discount on Bodily Injury, Property Damage, Property Injury Protection, Comprehensive and Collision Coverages.
At Fault Accident Forgiveness*	At Fault Accident Forgiveness is only applicable to a payable At Fault Accident.	Coupler (Combination) Policies: Three consecutive years with New York Central Mutual. Non-Coupler (Combination) Policies: Five consecutive years with New York Central Mutual.	The first surcharge or occurrence point(s) related to an At Fault Accident will be forgiven.
At Fault Accident Forgiveness Plus*	At Fault Accident Forgiveness Plus is only applicable to a payable At Fault Accident	Coupler (Combination) Policies: Five consecutive years with New York Central Mutual. Non-Coupler (Combination) Policies: Seven consecutive years with New York Central Mutual.	The policyholder will receive all the benefits associated with the At Fault Accident Forgiveness Program. Additionally, the insured will receive a 50% discount (up to \$500 savings) on an applicable collision deductible.**

Note: Prior loss history is obtained through the use of an outside vendor.

* An insured can maintain their At Fault Accident Forgiveness status even after losing the Claim Free Discount. Claim Free Discount will not be removed from a policy as a result of a single accident with an aggregate damage to property of \$2,000 or less.

** For At Fault Accident Forgiveness Plus, applicable collision deductible is any deductible equal to or greater than \$200. State law requires that the resulting collision deductible amount will never decrease to an amount below \$100. There is no cash value earned.