

NOTICE OF CANCELLATION FOR COLLISION AND COMPREHENSIVE COVERAGE
(Massachusetts)

NAME AND .
ADDRESS
OF INSURANCE
COMPANY

NAME AND .
ADDRESS
OF INSURED

KIND OF POLICY:
POLICY/APPLICATION/BINDER NO.:
EFFECTIVE DATE OF NOTICE:
(DATE) (HOUR-STANDARD TIME AT THE ADDRESS OF THE INSURED)
DATE OF MAILING:
NAME AND ADDRESS OF AGENT/BROKER:

(Applicable item marked "X")

In accordance with Massachusetts law and the provisions of your policy, we are hereby notifying you that the coverage indicated in this notice is cancelled effective at and from the hour and date mentioned above:

- Collision (Part 7)
- Comprehensive (Part 9)

A. This cancellation applies to the vehicle(s) described in this notice because you have, or a person who customarily drives that vehicle has:

- been convicted of vehicular homicide, auto insurance related fraud, or auto theft within the last 5 years;
- made an intentional and material misrepresentation in making claim under Collision or Comprehensive within the last 5 years;
- been involved in four or more at-fault accidents within the three years preceding the effective date of the policy;
- had two or more total theft or fire insurance claims, within the three years preceding the effective date of the policy;
- been convicted of any category of driving while under the influence of alcohol or drugs within the last 3 years.

B. This cancellation applies to the vehicle(s) described in this notice because it:

- has been issued a salvage title by the Registrar of Motor Vehicles;
- is a high-theft vehicle which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance.

C. This cancellation applies to the vehicle(s) described below because:

- nonpayment of premium.

Description of Vehicle(s)

Vehicle Description	V.I. Number
Vehicle Description	V.I. Number
Vehicle Description	V.I. Number

RIGHT OF APPEAL AFTER CANCELLATION

You may appeal the cancellation of this coverage by filing a complaint in writing, at the Office of the Commissioner of Insurance, at One South Station, Boston, Massachusetts 02110, on a printed form prescribed and furnished by the Commissioner, before the effective date of cancellation, which entitles you to a hearing before the Board of Appeal on Motor Vehicle Liability Policies and Bonds.

If the Board does not hear your appeal before the effective date of Cancellation indicated in this notice, your coverage will continue in effect until a determination on your appeal can be made.

AUTHORIZED REPRESENTATIVE

<p>U.S. POSTAL SERVICE CERTIFICATE OF MAILING PS Form 3817 - Facsimile</p> <p>Received From:</p> <p>One piece of ordinary mail addressed to:</p> <p>FOR USE AS A "CERTIFICATE OF MAILING." MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER.</p>	<p>Affix postage and postmark.</p>
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(If notice of cancellation, nonrenewal or change in policy premium and/or coverage is mailed to the Insured, complete the following.)

CERTIFICATION OF MAILING

I hereby certify that I personally mailed in the U. S. Post Office at the place and time stamped hereon, a notice of cancellation, nonrenewal or change in policy premium and/or coverage to the Insured, an exact copy attached hereto and at said time received from the U. S. Postal Service the receipt made a part hereof or attached hereto.

Applying to Policy #
Signed on this Date of Mailing
Signature _____

NOTICE OF CANCELLATION FOR COLLISION AND COMPREHENSIVE COVERAGE
(Massachusetts)

NAME AND .
ADDRESS
OF INSURANCE
COMPANY

NAME AND .
ADDRESS
OF INSURED

KIND OF POLICY:
POLICY/APPLICATION/BINDER NO.:
EFFECTIVE DATE OF NOTICE: (DATE) (HOUR-STANDARD TIME AT THE ADDRESS OF THE INSURED)
DATE OF MAILING:
NAME AND ADDRESS OF AGENT/BROKER:

(Specific information concerning the cancellation
or nonrenewal has been given to the Insured.)

TO LIENHOLDER:

The above policy is cancelled or nonrenewed effective on and after the hour and date mentioned above. This notice is being provided to you in agreement with the Loss Payable Clause on the above policy. Any interest you may have in the above policy is terminated effective on and after the hour and date mentioned above.

AUTHORIZED REPRESENTATIVE

NAME AND .
ADDRESS OF
LIENHOLDER

<p>U.S. POSTAL SERVICE CERTIFICATE OF MAILING PS Form 3817 - Facsimile</p> <p>Received From:</p> <p>One piece of ordinary mail addressed to:</p> <p>FOR USE AS A "CERTIFICATE OF MAILING." MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER.</p>	<p>Affix postage and postmark.</p>
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(If notice of cancellation or nonrenewal
is mailed to the Lienholder, complete the following.)

CERTIFICATION OF MAILING

I hereby certify that I personally mailed in the U. S. Post Office at the place and time stamped hereon, a notice of cancellation or nonrenewal to the Lienholder, an exact copy attached hereto and at said time received from the U. S. Postal Service the receipt made a part hereof or attached hereto.

Applying to Policy #

Signed on this Date of Mailing

Signature _____

NOTICE OF CANCELLATION FOR COLLISION AND COMPREHENSIVE COVERAGE
(Massachusetts)

NAME AND .
ADDRESS
OF INSURANCE
COMPANY

NAME AND .
ADDRESS
OF INSURED

KIND OF POLICY:
POLICY/APPLICATION/BINDER NO.:
EFFECTIVE DATE OF NOTICE: (DATE) (HOUR-STANDARD TIME AT THE ADDRESS OF THE INSURED)
DATE OF MAILING:
NAME AND ADDRESS OF AGENT/BROKER:

(Specific information concerning the cancellation
or nonrenewal has been given to the Insured.)

TO CERTIFICATE HOLDER:

You are notified that the above policy is cancelled or nonrenewed effective on and after the hour and date mentioned above. This notice is being provided to you as you have been provided with a certificate of insurance on the above policy. Any interest you may have in the above policy is terminated.

AUTHORIZED REPRESENTATIVE

NAME AND .
ADDRESS OF
CERTIFICATE
HOLDER

<p>U.S. POSTAL SERVICE CERTIFICATE OF MAILING PS Form 3817 - Facsimile</p> <p>Received From:</p> <p>One piece of ordinary mail addressed to:</p> <p>FOR USE AS A "CERTIFICATE OF MAILING." MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER.</p>	<p>Affix postage and postmark.</p>
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(If notice of cancellation or nonrenewal
is mailed to the Certificate Holder, complete the following.)

CERTIFICATION OF MAILING

I hereby certify that I personally mailed in the U. S. Post Office at the place and time stamped hereon, a notice of cancellation or nonrenewal to the Certificate Holder, an exact copy attached hereto and at said time received from the U. S. Postal Service the receipt made a part hereof or attached hereto.

Applying to Policy #

Signed on this Date of Mailing

Signature _____

NOTICE OF CANCELLATION FOR COLLISION AND COMPREHENSIVE COVERAGE
(Massachusetts)

NAME AND .
ADDRESS
OF INSURANCE
COMPANY

NAME AND .
ADDRESS
OF INSURED

KIND OF POLICY:
POLICY/APPLICATION/BINDER NO.:
EFFECTIVE DATE OF NOTICE: (DATE) (HOUR-STANDARD TIME AT THE ADDRESS OF THE INSURED)
DATE OF MAILING:
NAME AND ADDRESS OF AGENT/BROKER:

(Specific information concerning the cancellation
or nonrenewal has been given to the Insured.)

TO THE ADDITIONAL INTEREST:

You are notified that the above policy is cancelled or nonrenewed effective on and after the hour and date mentioned above. This notice is being provided to you as you have been provided with a certificate of insurance on the above policy. Any interest you may have in the above policy is terminated.

AUTHORIZED REPRESENTATIVE

NAME AND .
ADDRESS OF
ADDITIONAL
INTEREST

<p>U.S. POSTAL SERVICE CERTIFICATE OF MAILING PS Form 3817 - Facsimile</p> <p>Received From:</p>	<p>Affix postage and postmark.</p>
<p>One piece of ordinary mail addressed to:</p> <p>FOR USE AS A "CERTIFICATE OF MAILING." MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE—POSTMASTER.</p>	

(If notice of cancellation or nonrenewal
is mailed to the Additional Interest, complete the following.)

CERTIFICATION OF MAILING

I hereby certify that I personally mailed in the U. S. Post Office at the place and time stamped hereon, a notice of cancellation or nonrenewal to the Additional Interest, an exact copy attached hereto and at said time received from the U. S. Postal Service the receipt made a part hereof or attached hereto.

Applying to Policy #

Signed on this Date of Mailing

Signature _____

ANTIQUÉ AUTO MANUAL

MASSACHUSETTS

(Includes General Rules and Rate Pages)

I. DEFINITIONS APPLICABLE TO GENERAL RULES

- A. An Antique Vehicle means a motor vehicle which is:
 - 1. at least 25 years and greater (from when the policy was issued);
 - 2. used primarily for exhibitions; club activities; parades; or other functions of public interest; and
 - 3. not used for the transportation of persons or goods or for general transportation.
 - 4. driven no more than 2,500 or 5,000 miles in any one 12-month period, depending upon the mileage tier selected.
- B. A Motor Vehicle means a motorized vehicle of the private passenger auto, motorcycle, pick-up truck type including collector farm tractors designed for use on public roads.
- C. Liability refers only to Bodily Injury and Property Damage coverages.
- D. Split Limit Liability refers to separate limits of liability for Bodily Injury and Property Damage.
- E. Collision Coverage refers to the upset of the covered auto or its impact with another vehicle or object.
- F. Comprehensive Coverage refers to other than collision damage to a motor vehicle.

II. ELIGIBILITY

A Personal Auto Policy shall be used to afford coverage to Antique motor vehicles as described in Rule I if:

- A. they are written on a specified auto basis; and
- B. they are owned by an individual or by his or her spouse who are residents of the same household.

III. PREMIUM DETERMINATION

Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, and Collision premiums are determined in the following manner; Refer to the Rate Pages or applicable rule to determine the rate for:

- A. Split Limit Liability for the limit of liability selected and number of motor vehicles to be insured.
- B. Medical Payments depending on the number of motor vehicles to be insured.
- C. Uninsured and/or Underinsured Motorist Coverage depending on the limit of liability selected and the number of motor vehicles to be insured.
- D. Comprehensive and Collision (Physical Damage) coverages. Multiply the rate from the Rate Pages by the amount of coverage desired (expressed in hundreds of dollars) to determine the premium.
- E. Any additional state specific coverages.

IV. MINIMUM PREMIUM RULE

- A. The minimum premium charge is \$30 for a policy, certificate, or declaration providing one or more of the following coverages:
 - 1. Bodily Injury or Property Damage Split Limit Liability;
 - 2. Personal Injury Protection (Including Pedestrian Personal Injury Protection)
 - 3. Comprehensive; or
 - 4. Collision.

Note: This minimum annual premium charge is not subject to reduction.

- B. Premium for other coverages that may also be included in the policy, certificate, or declaration shall be in addition to the minimum annual premium in IV.A. above.

V. POLICY PERIOD

Policies are written for 12 months at a time.

VI. CHANGES

If an outstanding policy is amended and results in a minimal premium adjustment as determined by the Company, the amount may be waived, except that the actual return premium shall be returned at the request of the insured. The applicable "Minimal Premium" is \$5.00.

The Company need not refund the minimal premium if the insured requests the following:

- A. Cancellation of coverage;
- B. Reduction of limits of liability; or
- C. Increase in deductible.

Note: If the limits of liability are increased because of a change in the limits prescribed under the Massachusetts Financial Responsibility Law, the additional premium charge shall be the actual difference in premium charges.

VII. CANCELLATION AND NON-RENEWAL

CANCELLATION

A. If a policy, vehicle or form of coverage is cancelled:

1. by the Company, the return premium will be computed on a pro rata basis;
2. by the insured:
 - a. The return premium will be computed at 90% of the pro rata unearned premium for one year, subject to the minimum earned premium of \$30.
 - b. Exception: The return premium will be computed on a pro rata basis in the following cases:
 1. The insured cancels the policy within the first 30 days from the date on which the policy becomes effective or the date on which the insured receives the policy documents, whichever is later;
 2. The insured cancels the policy within 30 days after the date on which the insured motor vehicle is stolen or destroyed, if the loss to the motor vehicle is a total loss or total constructive loss; or, within 15 days of the time the auto was determined by the Company to be: (a) unrecoverable if stolen; or (b) to be a total or constructive loss. The return premium, if any, shall be calculated from the day following the date of loss;
 3. The insured cancels the policy because of entry into the military service of the United States of America;
 4. The insured cancels a policy issued through the Massachusetts residual market plan (if applicable) because coverage has been obtained in the voluntary market;
 5. If the insured has disposed of the insured vehicle and takes out a new policy with the Company on another vehicle to become effective within 30 days of the date of cancellation;
 6. In a multi-vehicle situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on the other vehicle(s); or
 - b. If a policy is cancelled and there remains in force with the Company in the name of the insured or spouse
a
concurrent policy covering another vehicle;
 7. If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.
3. A minimum earned premium of \$30 will be retained in all cases, except flat cancellations.
4. Any return premium associated with the unexpired portion of the term of the cancelled policy shall be delivered to the insured within 30 days of the effective date of cancellation.
5. The Company is required to notify the MA Registrar of Motor Vehicles of the cancellation of a motor vehicle policy, whether initiated by the Company or the insured, in accordance with the procedures prescribed by the Registrar. If a policy is reinstated after issuing a notice of cancellation, the Company must notify the Registrar of that fact.

B. How to use the Pro Rata Table

1. Express the date of the cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, for example April 2, 1996 would be expressed as 1996.252.
2. In a like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

3. The difference represents the percentage of the annual premium which is to be retained by the Company.

Example:

Cancellation date of September 26, 2000	2000.737
Effective date April 2, 2000	<u>2000.252</u>
	0.485

Earned premium for a 12-month policy will therefore be .485 times the annual premium.

Note: As it is not customary to charge for the extra day that occurs every four years (February 29), the Pro Rata Table will also be used for each such year.

NON-RENEWAL

- A. The Company is also required to send notice of nonrenewal to the MA Registrar of Motor Vehicles at least 45 days prior to the expiration of the policy in accordance with the Registrar's procedures. If the Company reinstates a policy after issuing a notice of nonrenewal it must notify the Registrar of Motor Vehicles of such reinstatement.
- B. If the Company sends a non-renewal notice and then subsequently renews the policy, it must, at the insured's request, issue insurance coverage of at least the same type and amount as existed on the nonrenewed policy.

VIII. REMOVAL OF COVERAGE

At the request of the named insured, all coverage except for comprehensive coverage will be removed.

Exception

Coverage will not be removed every year due to winter storage.

IX. COVERAGES

A. MANDATORY

1. Uninsured Motorists Coverage (UM)

UM must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued to the owner of a motor vehicle registered or principally garaged in Massachusetts. If Uninsured Motorists Coverage is afforded, it shall apply to all vehicles insured on the policy.

Increased Limits

Increased limits of UM may be offered up to the policy's Split Limit Liability limits, subject to a maximum of \$250,000/500,000.

Exception

The named insured may reject increased limits, in writing, but not the minimum limit coverage of \$20,000/40,000. If the named insured fails to communicate this election, in writing, the increased limits are presumed to be rejected.

Rates

Rates for basic and increased limits Bodily Injury Uninsured Motorists Coverage are displayed on the rate pages.

2. Personal Injury Protection (PIP) - \$8,000 Medical Expense Limit

Any eligible motor vehicle rated in accordance with these rules shall be afforded Personal Injury Protection Coverage as prescribed by Massachusetts. PIP coverage cannot be rejected.

PIP has a Medical Expense Limit of \$8,000 (or \$2,000 maximum if other health/disability insurance is in force). It includes:

- Work Loss up to 75% of average weekly wage (subject to \$8,000/per aggregate limit);

- Essential Services subject to maximum of \$8,000/person;
- Funeral Expenses (included in Medical Expenses).

Exception

Basic PIP benefits do not apply to Antique Motorcycles or other similar vehicles designed to travel on fewer than four wheels. However, PIP will be afforded to pedestrians if struck by an insured motorcycle.

Deductibles

The applicable Deductibles and Rates options for the insured and/or members of the household are as follows:

<u>Deductible Amount</u>	<u>One Car</u>	<u>Two Cars</u>	<u>Three or more</u>
\$100	4.60	8.28	9.20
\$250	4.25	7.65	8.50
\$500	4.00	7.20	8.00
\$1,000	3.60	6.48	7.20
\$2,000	3.20	5.76	6.40

B. OPTIONAL

1. Underinsured Motorists Coverage (UIM)

UIM shall be offered as an option to the insured at limits up to the Split Liability limits of the policy. When UIM Coverage is afforded, it must apply to all vehicles insured under the policy.

Exception

The named insured has the right to reject UIM Coverage in writing. If the named insured fails to communicate this election, in writing, the coverage is presumed to be rejected.

Rates

Rates for basic and increased limits of Bodily Injury Underinsured Motorists Coverage are displayed on the rate pages.

2. Medical Payments

Medical Payments coverage shall be offered at a limit of \$5,000 per person under every auto liability policy. It will be afforded at the option of the named insured.

3. Basic Towing and Labor (Up to \$25)

Towing and Labor (T&L) costs for autos disabled on roadways is offered as an option for \$4.00 additional premium. Note: T&L costs from the insured's own garage are not covered.

X. MISCELLANEOUS TYPES

Antique Motorcycles are eligible only for Pedestrian Personal Injury Protection coverage with a \$0 deductible. Bodily Injury Liability coverage does not apply to owners or guest passengers of an insured motorcycle.

Rates

Rates are displayed on the rate pages.

XI. DISCOUNTS

A. Senior Principal Operator(s) Discount

A 25% discount is applicable to the total policy premium. A principal operator must be 65 years or older. There must not be any operators with less than 10 years driving experience for this discount to apply.

B. Passive Restraint Devices

A 25% discount applies to Personal Injury Protection, Uninsured and Underinsured Motorists and Medical Payments coverage for Antique vehicles equipped with air bags and/or automatic seat belts.

C. Anti-Theft Devices - Discounts apply to Comprehensive coverage only.

Definitions:

"Passive" describes an anti-theft or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm", except where otherwise specified, means horn, bell, siren, or other sounding device which is audible at 300 feet.

Note: The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Vehicles equipped with Anti-Theft Devices as defined below are entitled to a 5% Discount:

1. Steering Column Armored Collar

This device is similar to an oversized padlock which clamps on to the steering column over the ignition lock and prevents access to it. This device, when locked prevents the vehicle from being started or if the vehicle is hot-wired and started, this device prevents it from being steered. When not in use, this device does not attach to the steering column.

2. Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

3. Ignition or Starter Cut-off Switch in Combination with Flush or Tapered Door Lock Buttons.

This device is an ignition cut-off switch (a.k.a. "kill-switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped when leaving the auto and must be switched back in order to start the auto. The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may be used to identify the system.

4. Ignition or Start Cut-off Switches

The ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

5. Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in the auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by inserting a key into a lock mounted on the outside of the auto.

Vehicles equipped with the following devices are entitled to a 15% discount:

1. Window Identification System

A window identification system is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all windows of the vehicle other than the small vent windows. Provisions must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

2. Car Transmission Lock

This device prevents the vehicle from moving from a parked position by locking the gear shift. A steel-encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gearshift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

Vehicles equipped with following devices receive a 20% discount:

1. Passive Alarm System. This alarm must meet the following criteria:
 - a. Ignition must be cut off automatically, or starter must be disabled automatically.
 - b. Alarm must be triggered by entry of doors, hood or trunk.
 - c. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
 - d. Alarm must sound for no more than eight minutes and upon ceasing to sound must reset itself.
 - e. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
 - f. Alarm must be installed in the engine compartment so as to be inaccessible without opening hood.
 - g. The system must be engaged passively by turning the ignition key to the off position. The disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is 20 seconds.

2. Passive Fuel Cut-Off Device. This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the vehicle is started. This device must meet the following criteria:
 - a. The fuel line must be blocked when the power is off.
 - b. Switch to open fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
 - c. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
 - d. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

3. Passive Ignition Lock Protective System
This is casehardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. A sticker may be used to identify the system.

4. Vehicle Recovery System
This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Note: If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting the standards for the highest discount.

**MASSACHUSETTS - ANTIQUE AUTO
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 9	\$ 13	\$ 18
\$ 50/100	\$ 10	\$ 15	\$ 20
\$ 100/300	\$ 13	\$ 19	\$ 24
\$ 250/500	\$ 34	\$ 51	\$ 67

DAMAGE TO SOMEONE ELSE'S PROPERTY

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 6	\$ 8	\$ 12
\$ 25	\$ 7	\$ 10	\$ 13
\$ 50	\$ 8	\$ 12	\$ 16
\$ 100	\$ 23	\$ 34	\$ 45

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 6	\$ 10	\$ 12

PERSONAL INJURY PROTECTION (\$8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.31	0.32
\$500 Ded.	0.30	0.31
\$1,000 Ded.	0.25	0.26
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.22	
\$500 Ded.	0.20	
\$1,000 Ded.	0.15	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE AUTO
5,000 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 15	\$ 22	\$ 30
\$ 50/100	\$ 17	\$ 25	\$ 34
\$ 100/300	\$ 19	\$ 28	\$ 37
\$ 250/500	\$ 40	\$ 61	\$ 80

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 10	\$ 15	\$ 20
\$ 25	\$ 12	\$ 17	\$ 23
\$ 50	\$ 13	\$ 19	\$ 25
\$ 100	\$ 27	\$ 40	\$ 54

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 9	\$ 15	\$ 18

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 7	\$ 12	\$ 14

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 11	\$ 22	\$ 33
50/100	\$ 15	\$ 30	\$ 44
100/300	\$ 31	\$ 62	\$ 91
250/500	\$ 54	\$ 100	\$ 159

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 10	\$ 20	\$ 30
50/100	\$ 13	\$ 26	\$ 40
100/300	\$ 27	\$ 54	\$ 83
250/500	\$ 50	\$ 106	\$ 150

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.36	0.37
\$500 Ded.	0.35	0.36
\$1,000 Ded.	0.30	0.31
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.27	
\$500 Ded.	0.25	
\$1,000 Ded.	0.20	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE MOTORCYCLE
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 20/40	\$ 26	\$ 47	\$ 61
\$ 50/100	\$ 29	\$ 53	\$ 69
\$ 100/300	\$ 38	\$ 65	\$ 84
\$ 250/500	\$ 112	\$ 201	\$ 262

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 17	\$ 31	\$ 41
\$ 25	\$ 20	\$ 35	\$ 46
\$ 50	\$ 26	\$ 44	\$ 56
\$ 100	\$ 75	\$ 134	\$ 174

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED MOTORCYCLE

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)

AGE OF CYCLE

25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	
\$300 Ded.	1.12
\$500 Ded.	1.00
\$1000 Ded.	0.80

COLLISION	
\$300 Ded.	0.65
\$500 Ded.	0.65
\$1,000 Ded.	0.50

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

ANTIQUE AUTO PROGRAM

**MASSACHUSETTS
FORMS LIST**

~~ABIC FORMS~~

AD9956ERR-1291	Antique Auto Massachusetts Endorsements – M-0047-S
AH8538ERR-0900	Waiver of Deductible – MPY-0016-S
AH8674ARR-0702	Coverage Selection Page
AH9439ERR-0701	Antique Auto Coverage Endorsement
AH9673PRR-0900	Massachusetts Automobile Policy (Seventh Edition <u>1-00</u>)
AH9675ERR-0900	Vehicle/Coverage Schedule Form
AJ8333ERR-0702	\$100 Glass Deductible Endorsement
(E)GU439c (Ed. 3-00)	Notice of Cancellation

WITHDRAWN

N1627-1291	Operator Exclusion Form
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09/09

10/04

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

ANTIQUÉ AUTO PROGRAM

MASSACHUSETTS FORMS LIST

AD9956ERR-1291	Antique Auto Massachusetts Endorsements – M-0047-S
AH8538ERR-0900	Waiver of Deductible – MPY-0016-S
AH8674ARR-0702	Coverage Selection Page
AH9439ERR-0701	Antique Auto Coverage Endorsement
AH9673PRR-0900	Massachusetts Automobile Policy (Seventh Edition 1-00)
AH9675ERR-0900	Vehicle/Coverage Schedule Form
AJ8333ERR-0702	\$100 Glass Deductible Endorsement
N1627-1291	Operator Exclusion Form

ANTIQUÉ AUTO MANUAL

MASSACHUSETTS

(Includes General Rules and Rate Pages)

I. DEFINITIONS APPLICABLE TO GENERAL RULES

- A. An Antique Vehicle means a motor vehicle which is:
1. at least 25 years and greater (from when the policy was issued);
 2. used primarily for exhibitions; club activities; parades; or other functions of public interest; and
 3. not used for the transportation of persons or goods or for general transportation.
 4. driven no more than 2,500 or 5,000 miles in any one 12-month period, depending upon the mileage tier selected.
- B. A Motor Vehicle means a motorized vehicle of the private passenger auto, motorcycle, pick-up truck type including collector farm tractors designed for use on public roads.
- C. Liability refers only to Bodily Injury and Property Damage coverages.
- D. Split Limit Liability refers to separate limits of liability for Bodily Injury and Property Damage.
- E. Collision Coverage refers to the upset of the covered auto or its impact with another vehicle or object.
- F. Comprehensive Coverage refers to other than collision damage to a motor vehicle.

II. ELIGIBILITY

A Personal Auto Policy shall be used to afford coverage to Antique motor vehicles as described in Rule I if:

1. they are written on a specified auto basis; and
2. they are owned by an individual or by his or her spouse ~~a husband and wife~~ who are residents of the same household.

III. PREMIUM DETERMINATION

Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, and Collision premiums are determined in the following manner: Refer to the Rate Pages or applicable rule to determine the rate for:

- A. ~~Refer to the Rate Pages to determine the rate for~~ Split Limit Liability for the limit of liability selected and number of motor vehicles to be insured.
- B. ~~Refer to the State Rate Pages to determine the rate for~~ Medical Payments depending on the number of motor vehicles to be insured.
- C. ~~Refer to the State Rate Pages to determine the rate for~~ Uninsured and/or Underinsured Motorist Coverage depending on the limit of liability selected and the number of motor vehicles to be insured.
- D. ~~Refer to the State Rate Pages to determine the rate for~~ Comprehensive and Collision (Physical Damage) coverages. Multiply the rate from the State Rate Pages by the amount of coverage desired (expressed in hundreds of dollars) to determine the premium.
- E. ~~Refer to the State Rate Pages, or State Exception Pages, to determine the cost of~~ any additional state specific ~~fees or~~ coverages.

IV. MINIMUM PREMIUM RULE

- A. The minimum premium charge is \$30 for a policy, certificate, or declaration ~~or binder~~ providing one or more of the following coverages: This minimum annual premium charge is not subject to reduction.
1. Bodily Injury or Property Damage Split Limit Liability;
 2. Personal Injury Protection (Including Pedestrian Personal Injury Protection)
 3. Comprehensive; or
 4. Collision.
- B. Premium for other coverages that may also be included in the policy, certificate, or declaration ~~or binder~~ shall be in addition to the minimum annual premium in IV.A. above.

~~C. This minimum annual premium charge is not subject to reduction.~~

V. POLICY PERIOD

Policies are written for 12 months at a time.

~~A. No policy may be written for a period of longer than 36 months.~~

~~B. Premium charged for policy periods are calculated in the following manner:~~

~~1. 12-Month Policy Period — Charge the annual premium.~~

~~2. Short Term (less than 12 months) Policy Period — The annual premium shall be adjusted on a Pro Rata basis in accordance with the Pro Rata Table, subject to the minimum premium rule (#1V).~~

~~3. 36-Month Policy Period — Multiply the annual premium for each coverage by a factor of 2.7. The amount charged for each year will then be 90% of the annual premium.~~

VI. CHANGES

If an outstanding policy is amended and results in a minimal premium adjustment as determined by the Company, the amount may be waived, except that the actual return premium shall be returned at the request of the insured. The applicable "Minimal Premium" is \$5.00.

The Company need not refund the minimal premium if the insured requests the following:

- A. Cancellation of coverage;
- B. Reduction of limits of liability; or
- C. Increase in deductible.

~~The applicable "Minimal Premium" is \$5.00.~~

Note: If the limits of liability are increased because of a change in the limits prescribed under the Massachusetts financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

VII. CANCELLATION AND NON-RENEWAL

CANCELLATION

A. If a policy, vehicle or form of coverage is cancelled:

1. by the Company, the return premium will be computed on a pro rata basis;
2. by the insured:

~~a. for 12-month policy periods, compute the return premium will be computed at 90% of the pro rata unearned premium for one year, subject to the minimum earned premium of \$30.~~

~~b. for a 36-month policy:~~

~~1) if cancelled during the first year, the return premium for the first year shall be computed by applying the procedure described in section VII. A.2.a. above to the premium charged for the first year. Add to this the premiums charged for the second and third years.~~

~~2) If cancelled during the second or third year, the return premium shall be computed in the following manner:~~

~~a) If cancelled after the first year, the first year premium is fully earned. The return premium is calculated by determining the second year return premium as in (VII.A.2.b.1) above, and adding to it the premium charged for the third year.~~

~~b) If cancelled after the second year, the first and second year premiums are fully earned, and the return premium is calculated as in (VII.A.2.b.1) above based on the premium charged for the third year.~~

~~c. For a Short Term policy, compute the return premium as 90% of the pro rata unearned premium for the policy term.~~

~~d. b. Exception: - Compute the return premium will be computed on a pro rata basis in the following cases:~~

~~1. The insured cancels the policy within the first 30 days from the date on which the policy becomes effective or the date on which the insured receives the policy documents, whichever is later;~~

~~2. The insured cancels the policy within 30 days after the date on which the insured motor vehicle is stolen or destroyed, if the loss to the motor vehicle is a total loss or total constructive loss; or, within 15 days of the time the auto was determined by the Company to be: (a) unrecoverable if stolen; or (b) to be a total or constructive loss. The return premium, if any, shall be calculated from the day following the date of loss;~~

~~3. The insured cancels the policy because of entry into the military service of the United States of America;~~

4. The insured cancels a policy issued through the Massachusetts residual market plan (if applicable) because coverage has been obtained in the voluntary market:
5. ~~4)~~ If the insured has disposed of the insured vehicle and takes out a new policy with the Company on another vehicle to become effective within 30 days of the date of cancellation.
6. ~~2)~~ In a multi-vehicle situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on the other vehicle(s); or
 - b. If a policy is cancelled and there remains in force with the ~~same~~ Company in the name of the insured or spouse a concurrent policy covering another vehicle.
- 3) ~~If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured:~~
 - a) ~~within 30 days following the date the auto is stolen or destroyed; or~~
 - b) ~~within 15 days of the time the auto was determined by the Company:~~
 - i) ~~to be uncoverable if stolen; or~~
 - ii) ~~to be total or constructive loss.~~
7. If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.

3. A minimum earned premium of \$30 will be retained in all cases, except flat cancellations.
4. Any return premium associated with the unexpired portion of the term of the cancelled policy shall be delivered to the insured within 30 days of the effective date of cancellation.
5. The Company is required to notify the MA Registrar of Motor Vehicles of the cancellation of a motor vehicle policy, whether initiated by the Company or the insured, in accordance with the procedures prescribed by the Registrar. If a policy is reinstated after issuing a notice of cancellation, the Company must notify the Registrar of that fact.

B. How to use the Pro Rata Table

1. Express the date of the cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, for example April 2, 1996 would be expressed as 1996.252.
2. In a like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference represents the percentage of the annual premium which is to be retained by the Company.

Example:

Cancellation date of September 26, 2000	2000.737
Effective date April 2, 2000	<u>2000.252</u>
	0.485

Earned premium for a 12-month policy will therefore be .485 times the annual premium.

Note: As it is not customary to charge for the extra day that occurs every four years (February 29), the Pro Rata Table will also be used for each such year.

NON-RENEWAL

A. The Company is also required to send notice of nonrenewal to the MA Registrar of Motor Vehicles at least 45 days prior to the expiration of the policy in accordance with the Registrar's procedures. If the Company reinstates a policy after issuing a notice of nonrenewal it must notify the Registrar of Motor Vehicles of such reinstatement.

B. If the Company sends a non-renewal notice and then subsequently renews the policy, it must, at the insured's request, issue insurance coverage of at least the same type and amount as existed on the nonrenewed policy.

VIII. REMOVAL OF COVERAGE

At the request of the named insured, all coverage except for comprehensive coverage will be removed.

Exception: coverage will not be removed every year due to winter storage.

~~IX. BASIC TOWING AND LABOR (Up to \$25)~~

- ~~Towing and Labor (T&L) costs for autos disabled on roadways is offered as an option for \$4.00 additional premium.~~
- ~~Note: T&L costs from the insured's own garage are not covered.~~

~~X. PERSONAL INJURY PROTECTION (PIP) - \$8,000 Medical Expense Limit~~

- ~~Any eligible motor vehicle rated in accordance with these rules shall be afforded Personal Injury Protection Coverage as prescribed by Massachusetts. PIP coverage cannot be rejected.~~
- ~~PIP Personal Injury Protection has a Medical Expense Limit of \$8,000 (or \$2,000 maximum if other health/disability insurance is in force). It includes:~~
 - ~~Work Loss up to 75% of average weekly wage; (subject to \$8,000/per aggregate limit);~~
 - ~~Essential Services subject to maximum of \$8,000/person;~~
 - ~~Funeral Expenses are (included in Medical Expenses).~~

~~Exception~~

- ~~Basic PIP benefits do not apply to Antique Motorcycles or other similar vehicles designed to travel on fewer than four wheels. However, PIP Personal Injury Protection will be afforded to pedestrians if struck by an insured motorcycle.~~

~~Deductibles~~

~~The applicable Deductibles and Rates options for the insured and/or members of the household are as follows:~~

Deductible Amount	One Car	Two Cars	Three or more
\$100	4.60	8.28	9.20
\$250	4.25	7.65	8.50
\$500	4.00	7.20	8.00
\$1,000	3.60	6.48	7.20
\$2,000	3.20	5.76	6.40

~~XI. IX. MISCELLANEOUS COVERAGES~~

~~A. MANDATORY~~

~~1. Uninsured Motorists Coverage (UM) -Mandatory~~

~~This form of auto insurance UM must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued to the owner of a motor vehicle registered or principally garaged in Massachusetts. If Uninsured Motorists Coverage is afforded, it shall apply to all vehicles insured on the policy.~~

~~Increased Limits~~

~~Increased limits of UM Uninsured Motorists Insurance may be offered up to the policy's Split Limit Liability limits, subject to a maximum of \$250,000/500,000.~~

~~Exceptions:~~

~~The named insured may reject increased limits, in writing, but not the minimum limit coverage of \$20,000/40,000. in writing. If the named insured fails to communicate this election, in writing, the increased limits are presumed to be rejected.~~

~~Rates~~

~~Rates for basic and increased limits Bodily Injury Uninsured Motorists Coverage are displayed on the rate pages.~~

~~X. 2. PERSONAL INJURY PROTECTION (PIP) - \$8,000 Medical Expense Limit~~

~~Any eligible motor vehicle rated in accordance with these rules shall be afforded Personal Injury Protection Coverage as prescribed by Massachusetts. PIP coverage cannot be rejected.~~

PIP ~~Personal Injury Protection~~ has a Medical Expense Limit of \$8,000 (or \$2,000 maximum if other health/disability insurance is in force). It includes:

- Work Loss up to 75% of average weekly wage; (subject to \$8,000/per aggregate limit);
- Essential Services subject to maximum of \$8,000/person;
- Funeral Expenses ~~are~~ (included in Medical Expenses).

Exception

Basic PIP benefits do not apply to Antique Motorcycles or other similar vehicles designed to travel on fewer than four wheels. However, PIP ~~Personal Injury Protection~~ will be afforded to pedestrians if struck by an insured motorcycle.

Deductibles

The applicable Deductibles and Rates options for the insured and/or members of the household are as follows:

<u>Deductible Amount</u>	<u>One Car</u>	<u>Two Cars</u>	<u>Three or more</u>
\$100	4.60	8.28	9.20
\$250	4.25	7.65	8.50
\$500	4.00	7.20	8.00
\$1,000	3.60	6.48	7.20
\$2,000	3.20	5.76	6.40

B. OPTIONAL

1. Underinsured Motorists Coverage (UIM) -Optional

UIM ~~This form of coverage~~ shall be offered as an option to the insured at limits up to the Split Liability limits of the policy. When UIM Underinsured Motorists Coverage is afforded, it must apply to all vehicles insured under the policy. Exceptions:

The named insured has the right to reject UIM Underinsured Motorists Coverage in writing. If the named insured fails to communicate this election, in writing, the coverage is presumed to be rejected.

Rates

Rates for basic and increased limits of Bodily Injury Underinsured Motorists Coverage are displayed on the rate pages.

2. Medical Payments -Optional

Medical Payments ~~This form of coverage~~ shall be offered at a limit of \$5,000 per person under every auto liability policy. It will be afforded at the option of the named insured.

~~3.~~ 3. BASIC TOWING AND LABOR (Up to \$25)

Towing and Labor (T&L) costs for autos disabled on roadways is offered as an option for \$4.00 additional premium. Note: T&L costs from the insured's own garage are not covered.

~~XII.~~ X. MISCELLANEOUS TYPES

Antique Motorcycles are eligible only for Pedestrian Personal Injury Protection coverage with a \$0 deductible. Bodily Injury Liability coverage does not apply to owners or guest passengers of an insured motorcycle.

Rates

~~Refer~~ Rates are displayed on the ~~to~~ rate pages.

~~XIII.~~ XI. DISCOUNTS

A. Senior Principal Operator(s) Discount

A 25% discount is applicable to the total policy premium. A principal operator must be 65 years or older. There must not be any operators with less than 10 years driving experience for this discount to apply.

B. Passive Restraint Devices

A 25% discount applies to Personal Injury Protection, Uninsured and Underinsured Motorists and Medical Payments coverage for Antique vehicles equipped with air bags and/or automatic seat belts.

C. Anti-Theft Devices - Discounts apply to Comprehensive coverage only.

Vehicles equipped with Anti-Theft Devices as defined below are entitled to a 5% Discount:

Definitions:

"Passive" describes an anti-theft or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm", except where otherwise specified, means horn, bell, siren, or other sounding device which is audible at 300 feet.

Note: The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

1. Steering Column Armored Collar

This device is similar to an oversized padlock which clamps on to the steering column over the ignition lock and prevents access to it. This device, when locked prevents the vehicle from being started or if the vehicle is hot-wired and started, this device prevents it from being steered. When not in use, this device does not attach to the steering column.

2. Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

3. Ignition or Starter Cut-off Switch in Combination with Flush or Tapered Door Lock Buttons.

This device is an ignition cut-off switch (a.k.a. "kill-switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped when leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may be used to identify the system.

4. Ignition or Start Cut-off Switches

The ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

5. Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in the auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by inserting a key into a lock mounted on the outside of the auto.

Vehicles equipped with the following devices are entitled to a 15% discount:

1. **Window Identification System**
A window identification system is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all windows of the vehicle other than the small vent windows. Provisions must be made for immediate telephone identification of the owner of the vehicle any time of day or night.
2. **Car Transmission Lock**
This device prevents the vehicle from moving from a parked position by locking the gear shift. A steel-encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gearshift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

Vehicles equipped with following devices receive a 20% discount:

1. **Passive Alarm System.** This alarm must meet the following criteria:
 - a. Ignition must be cut off automatically, or starter must be disabled automatically.
 - b. Alarm must be triggered by entry of doors, hood or trunk.
 - c. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
 - d. Alarm must sound for no more than eight minutes and upon ceasing to sound must reset itself.
 - e. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
 - f. Alarm must be installed in the engine compartment so as to be inaccessible without opening hood.
 - g. The system must be engaged passively by turning the ignition key to the off position. The disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is 20 seconds.
2. **Passive Fuel Cut-Off Device.** This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the vehicle is started. This device must meet the following criteria:
 - a. The fuel line must be blocked when the power is off.
 - b. Switch to open fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
 - c. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
 - d. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.
3. **Passive Ignition Lock Protective System**
This is casehardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. A sticker may be used to identify the system.
4. **Vehicle Recovery System**
This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Note:

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting the standards for the highest discount.

**MASSACHUSETTS - ANTIQUE AUTO
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 9	\$ 13	\$ 18
\$ 50/100	\$ 10	\$ 15	\$ 20
\$ 100/300	\$ 13	\$ 19	\$ 24
\$ 250/500	\$ 34	\$ 51	\$ 67

DAMAGE TO SOMEONE ELSE'S PROPERTY

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 6	\$ 8	\$ 12
\$ 25	\$ 7	\$ 10	\$ 13
\$ 50	\$ 8	\$ 12	\$ 16
\$ 100	\$ 23	\$ 34	\$ 45

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 6	\$ 10	\$ 12

PERSONAL INJURY PROTECTION (\$8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.31	0.32
\$500 Ded.	0.30	0.31
\$1,000 Ded.	0.25	0.26
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.22	
\$500 Ded.	0.20	
\$1,000 Ded.	0.15	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE AUTO
5,000 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 15	\$ 22	\$ 30
\$ 50/100	\$ 17	\$ 25	\$ 34
\$ 100/300	\$ 19	\$ 28	\$ 37
\$ 250/500	\$ 40	\$ 61	\$ 80

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 10	\$ 15	\$ 20
\$ 25	\$ 12	\$ 17	\$ 23
\$ 50	\$ 13	\$ 19	\$ 25
\$ 100	\$ 27	\$ 40	\$ 54

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 9	\$ 15	\$ 18

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 7	\$ 12	\$ 14

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 11	\$ 22	\$ 33
50/100	\$ 15	\$ 30	\$ 44
100/300	\$ 31	\$ 62	\$ 91
250/500	\$ 54	\$ 100	\$ 159

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 10	\$ 20	\$ 30
50/100	\$ 13	\$ 26	\$ 40
100/300	\$ 27	\$ 54	\$ 83
250/500	\$ 50	\$ 106	\$ 150

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.36	0.37
\$500 Ded.	0.35	0.36
\$1,000 Ded.	0.30	0.31
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.27	
\$500 Ded.	0.25	
\$1,000 Ded.	0.20	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE MOTORCYCLE
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 20/40	\$ 26	\$ 47	\$ 61
\$ 50/100	\$ 29	\$ 53	\$ 69
\$ 100/300	\$ 38	\$ 65	\$ 84
\$ 250/500	\$ 112	\$ 201	\$ 262

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 17	\$ 31	\$ 41
\$ 25	\$ 20	\$ 35	\$ 46
\$ 50	\$ 26	\$ 44	\$ 56
\$ 100	\$ 75	\$ 134	\$ 174

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED MOTORCYCLE

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)

AGE OF CYCLE

25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	
\$300 Ded.	1.12
\$500 Ded.	1.00
\$1000 Ded.	0.80

COLLISION	
\$300 Ded.	0.65
\$500 Ded.	0.65
\$1,000 Ded.	0.50

ANTIQUÉ AUTO MANUAL

MASSACHUSETTS

(Includes General Rules and Rate Pages)

I. DEFINITIONS APPLICABLE TO GENERAL RULES

- A. An Antique Vehicle means a motor vehicle which is:
1. at least 25 years and greater (from when the policy was issued);
 2. used primarily for exhibitions; club activities; parades; or other functions of public interest; and
 3. not used for the transportation of persons or goods or for general transportation.
 4. driven no more than 2,500 or 5,000 miles in any one 12-month period, depending upon the mileage tier selected.
- B. A Motor Vehicle means a motorized vehicle of the private passenger auto, motorcycle, pick-up truck type including collector farm tractors designed for use on public roads.
- C. Liability refers only to Bodily Injury and Property Damage coverages.
- D. Split Limit Liability refers to separate limits of liability for Bodily Injury and Property Damage.
- E. Collision Coverage refers to the upset of the covered auto or its impact with another vehicle or object.
- F. Comprehensive Coverage refers to other than collision damage to a motor vehicle.

II. ELIGIBILITY

A Personal Auto Policy shall be used to afford coverage to Antique motor vehicles as described in Rule I if:

1. they are written on a specified auto basis; and
2. they are owned by an individual or by his or her spouse who are residents of the same household.

III. PREMIUM DETERMINATION

Bodily Injury Liability, Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive, and Collision premiums are determined in the following manner; Refer to the Rate Pages or applicable rule to determine the rate for:

- A. Split Limit Liability for the limit of liability selected and number of motor vehicles to be insured.
- B. Medical Payments depending on the number of motor vehicles to be insured.
- C. Uninsured and/or Underinsured Motorist Coverage depending on the limit of liability selected and the number of motor vehicles to be insured.
- D. Comprehensive and Collision (Physical Damage) coverages. Multiply the rate from the Rate Pages by the amount of coverage desired (expressed in hundreds of dollars) to determine the premium.
- E. Any additional state specific coverages.

IV. MINIMUM PREMIUM RULE

- A. The minimum premium charge is \$30 for a policy, certificate, or declaration providing one or more of the following coverages:
1. Bodily Injury or Property Damage Split Limit Liability;
 2. Personal Injury Protection (Including Pedestrian Personal Injury Protection)
 3. Comprehensive; or
 4. Collision.

Note: This minimum annual premium charge is not subject to reduction.

- B. Premium for other coverages that may also be included in the policy, certificate, or declaration shall be in addition to the minimum annual premium in IV.A. above.

V. POLICY PERIOD

Policies are written for 12 months at a time.

VI. CHANGES

If an outstanding policy is amended and results in a minimal premium adjustment as determined by the Company, the amount may be waived, except that the actual return premium shall be returned at the request of the insured. The applicable "Minimal Premium" is \$5.00.

The Company need not refund the minimal premium if the insured requests the following:

- A. Cancellation of coverage;
- B. Reduction of limits of liability; or
- C. Increase in deductible.

Note: If the limits of liability are increased because of a change in the limits prescribed under the Massachusetts Financial Responsibility Law, the additional premium charge shall be the actual difference in premium charges.

VII. CANCELLATION AND NON-RENEWAL

CANCELLATION

A. If a policy, vehicle or form of coverage is cancelled:

1. by the Company, the return premium will be computed on a pro rata basis;
2. by the insured:
 - a. The return premium will be computed at 90% of the pro rata unearned premium for one year, subject to the minimum earned premium of \$30.
 - b. Exception: The return premium will be computed on a pro rata basis in the following cases:
 1. The insured cancels the policy within the first 30 days from the date on which the policy becomes effective or the date on which the insured receives the policy documents, whichever is later;
 2. The insured cancels the policy within 30 days after the date on which the insured motor vehicle is stolen or destroyed, if the loss to the motor vehicle is a total loss or total constructive loss; or, within 15 days of the time the auto was determined by the Company to be: (a) unrecoverable if stolen; or (b) to be a total or constructive loss. The return premium, if any, shall be calculated from the day following the date of loss;
 3. The insured cancels the policy because of entry into the military service of the United States of America;
 4. The insured cancels a policy issued through the Massachusetts residual market plan (if applicable) because coverage has been obtained in the voluntary market;
 5. If the insured has disposed of the insured vehicle and takes out a new policy with the Company on another vehicle to become effective within 30 days of the date of cancellation;
 6. In a multi-vehicle situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on the other vehicle(s); or
 - b. If a policy is cancelled and there remains in force with the Company in the name of the insured or spouse a concurrent policy covering another vehicle;
 7. If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.
3. A minimum earned premium of \$30 will be retained in all cases, except flat cancellations.
4. Any return premium associated with the unexpired portion of the term of the cancelled policy shall be delivered to the insured within 30 days of the effective date of cancellation.
5. The Company is required to notify the MA Registrar of Motor Vehicles of the cancellation of a motor vehicle policy, whether initiated by the Company or the insured, in accordance with the procedures prescribed by the Registrar. If a policy is reinstated after issuing a notice of cancellation, the Company must notify the Registrar of that fact.

B. How to use the Pro Rata Table

1. Express the date of the cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, for example April 2, 1996 would be expressed as 1996.252.
2. In a like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference represents the percentage of the annual premium which is to be retained by the Company.

Example:

Cancellation date of September 26, 2000	2000.737
Effective date April 2, 2000	<u>2000.252</u>
	0.485

Earned premium for a 12-month policy will therefore be .485 times the annual premium.

Note: As it is not customary to charge for the extra day that occurs every four years (February 29), the Pro Rata Table will also be used for each such year.

NON-RENEWAL

- A. The Company is also required to send notice of nonrenewal to the MA Registrar of Motor Vehicles at least 45 days prior to the expiration of the policy in accordance with the Registrar's procedures. If the Company reinstates a policy after issuing a notice of nonrenewal it must notify the Registrar of Motor Vehicles of such reinstatement.
- B. If the Company sends a non-renewal notice and then subsequently renews the policy, it must, at the insured's request, issue insurance coverage of at least the same type and amount as existed on the nonrenewed policy.

VIII. REMOVAL OF COVERAGE

At the request of the named insured, all coverage except for comprehensive coverage will be removed.

Exception

Coverage will not be removed every year due to winter storage.

IX. COVERAGES

A. MANDATORY

1. Uninsured Motorists Coverage (UM)

UM must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued to the owner of a motor vehicle registered or principally garaged in Massachusetts. If Uninsured Motorists Coverage is afforded, it shall apply to all vehicles insured on the policy.

Increased Limits

Increased limits of UM may be offered up to the policy's Split Limit Liability limits, subject to a maximum of \$250,000/500,000.

Exception

The named insured may reject increased limits, in writing, but not the minimum limit coverage of \$20,000/40,000. If the named insured fails to communicate this election, in writing, the increased limits are presumed to be rejected.

Rates

Rates for basic and increased limits Bodily Injury Uninsured Motorists Coverage are displayed on the rate pages.

2. Personal Injury Protection (PIP) - \$8,000 Medical Expense Limit

Any eligible motor vehicle rated in accordance with these rules shall be afforded Personal Injury Protection Coverage as prescribed by Massachusetts. PIP coverage cannot be rejected.

PIP has a Medical Expense Limit of \$8,000 (or \$2,000 maximum if other health/disability insurance is in force). It includes:

-Work Loss up to 75% of average weekly wage (subject to \$8,000/per aggregate limit);

-Essential Services subject to maximum of \$8,000/person;

-Funeral Expenses (included in Medical Expenses).

Exception

Basic PIP benefits do not apply to Antique Motorcycles or other similar vehicles designed to travel on fewer than four wheels. However, PIP will be afforded to pedestrians if struck by an insured motorcycle.

Deductibles

The applicable Deductibles and Rates options for the insured and/or members of the household are as follows:

<u>Deductible Amount</u>	<u>One Car</u>	<u>Two Cars</u>	<u>Three or more</u>
\$100	4.60	8.28	9.20
\$250	4.25	7.65	8.50
\$500	4.00	7.20	8.00
\$1,000	3.60	6.48	7.20
\$2,000	3.20	5.76	6.40

B. OPTIONAL

1. Underinsured Motorists Coverage (UIM)

UIM shall be offered as an option to the insured at limits up to the Split Liability limits of the policy. When UIM Coverage is afforded, it must apply to all vehicles insured under the policy.

Exception

The named insured has the right to reject UIM Coverage in writing. If the named insured fails to communicate this election, in writing, the coverage is presumed to be rejected.

Rates

Rates for basic and increased limits of Bodily Injury Underinsured Motorists Coverage are displayed on the rate pages.

2. Medical Payments

Medical Payments coverage shall be offered at a limit of \$5,000 per person under every auto liability policy. It will be afforded at the option of the named insured.

3. Basic Towing and Labor (Up to \$25)

Towing and Labor (T&L) costs for autos disabled on roadways is offered as an option for \$4.00 additional premium. Note: T&L costs from the insured's own garage are not covered.

X. MISCELLANEOUS TYPES

Antique Motorcycles are eligible only for Pedestrian Personal Injury Protection coverage with a \$0 deductible. Bodily Injury Liability coverage does not apply to owners or guest passengers of an insured motorcycle.

Rates

Rates are displayed on the rate pages.

XI. DISCOUNTS

A. Senior Principal Operator(s) Discount

A 25% discount is applicable to the total policy premium. A principal operator must be 65 years or older. There must not be any operators with less than 10 years driving experience for this discount to apply.

B. Passive Restraint Devices

A 25% discount applies to Personal Injury Protection, Uninsured and Underinsured Motorists and Medical Payments coverage for Antique vehicles equipped with air bags and/or automatic seat belts.

C. Anti-Theft Devices - Discounts apply to Comprehensive coverage only.

Definitions:

"Passive" describes an anti-theft or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm", except where otherwise specified, means horn, bell, siren, or other sounding device which is audible at 300 feet.

Note: The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Vehicles equipped with Anti-Theft Devices as defined below are entitled to a 5% Discount:

1. Steering Column Armored Collar

This device is similar to an oversized padlock which clamps on to the steering column over the ignition lock and prevents access to it. This device, when locked prevents the vehicle from being started or if the vehicle is hot-wired and started, this device prevents it from being steered. When not in use, this device does not attach to the steering column.

2. Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

3. Ignition or Starter Cut-off Switch in Combination with Flush or Tapered Door Lock Buttons.

This device is an ignition cut-off switch (a.k.a. "kill-switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped when leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may be used to identify the system.

4. Ignition or Start Cut-off Switches

The ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

5. Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in the auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by inserting a key into a lock mounted on the outside of the auto.

Vehicles equipped with the following devices are entitled to a 15% discount:

1. Window Identification System

A window identification system is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all windows of the vehicle other than the small vent windows. Provisions must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

2. Car Transmission Lock

This device prevents the vehicle from moving from a parked position by locking the gear shift. A steel-encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gearshift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

Vehicles equipped with following devices receive a 20% discount:

1. Passive Alarm System. This alarm must meet the following criteria:

- a. Ignition must be cut off automatically, or starter must be disabled automatically.

- b. Alarm must be triggered by entry of doors, hood or trunk.
 - c. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
 - d. Alarm must sound for no more than eight minutes and upon ceasing to sound must reset itself.
 - e. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
 - f. Alarm must be installed in the engine compartment so as to be inaccessible without opening hood.
 - g. The system must be engaged passively by turning the ignition key to the off position. The disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is 20 seconds.
2. **Passive Fuel Cut-Off Device.** This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the vehicle is started. This device must meet the following criteria:
- a. The fuel line must be blocked when the power is off.
 - b. Switch to open fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
 - c. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
 - d. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.
3. **Passive Ignition Lock Protective System**
This is casehardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. A sticker may be used to identify the system.
4. **Vehicle Recovery System**
This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Note:

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting the standards for the highest discount.

**MASSACHUSETTS - ANTIQUE AUTO
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 9	\$ 13	\$ 18
\$ 50/100	\$ 10	\$ 15	\$ 20
\$ 100/300	\$ 13	\$ 19	\$ 24
\$ 250/500	\$ 34	\$ 51	\$ 67

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 6	\$ 8	\$ 12
\$ 25	\$ 7	\$ 10	\$ 13
\$ 50	\$ 8	\$ 12	\$ 16
\$ 100	\$ 23	\$ 34	\$ 45

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 6	\$ 10	\$ 12

PERSONAL INJURY PROTECTION (\$8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.31	0.32
\$500 Ded.	0.30	0.31
\$1,000 Ded.	0.25	0.26
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.22	
\$500 Ded.	0.20	
\$1,000 Ded.	0.15	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE AUTO
5,000 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 15	\$ 22	\$ 30
\$ 50/100	\$ 17	\$ 25	\$ 34
\$ 100/300	\$ 19	\$ 28	\$ 37
\$ 250/500	\$ 40	\$ 61	\$ 80

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 10	\$ 15	\$ 20
\$ 25	\$ 12	\$ 17	\$ 23
\$ 50	\$ 13	\$ 19	\$ 25
\$ 100	\$ 27	\$ 40	\$ 54

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 9	\$ 15	\$ 18

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 7	\$ 12	\$ 14

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 11	\$ 22	\$ 33
50/100	\$ 15	\$ 30	\$ 44
100/300	\$ 31	\$ 62	\$ 91
250/500	\$ 54	\$ 100	\$ 159

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 10	\$ 20	\$ 30
50/100	\$ 13	\$ 26	\$ 40
100/300	\$ 27	\$ 54	\$ 83
250/500	\$ 50	\$ 106	\$ 150

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.36	0.37
\$500 Ded.	0.35	0.36
\$1,000 Ded.	0.30	0.31
COLLISION	With or Without Glass Deductible	
\$300 Ded.	0.27	
\$500 Ded.	0.25	
\$1,000 Ded.	0.20	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE MOTORCYCLE
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 20/40	\$ 26	\$ 47	\$ 61
\$ 50/100	\$ 29	\$ 53	\$ 69
\$ 100/300	\$ 38	\$ 65	\$ 84
\$ 250/500	\$ 112	\$ 201	\$ 262

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 17	\$ 31	\$ 41
\$ 25	\$ 20	\$ 35	\$ 46
\$ 50	\$ 26	\$ 44	\$ 56
\$ 100	\$ 75	\$ 134	\$ 174

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED MOTORCYCLE

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
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 1. The insured cancels the policy within the first 30 days from the date on which the policy becomes effective or the date on which the insured receives the policy documents, whichever is later;
 2. The insured cancels the policy within 30 days after the date on which the insured motor vehicle is stolen or destroyed, if the loss to the motor vehicle is a total loss or total constructive loss; or, within 15 days of the time the auto was determined by the Company to be: (a) unrecoverable if stolen; or (b) to be a total or constructive loss. The return premium, if any, shall be calculated from the day following the date of loss;
 3. The insured cancels the policy because of entry into the military service of the United States of America;
 4. The insured cancels a policy issued through the Massachusetts residual market plan (if applicable) because coverage has been obtained in the voluntary market;
 5. If the insured has disposed of the insured vehicle and takes out a new policy with the Company on another vehicle to become effective within 30 days of the date of cancellation;
 6. In a multi-vehicle situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on the other vehicle(s); or
 - b. If a policy is cancelled and there remains in force with the Company in the name of the insured or spouse a concurrent policy covering another vehicle.
 7. If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.

3. A minimum earned premium of \$30 will be retained in all cases, except flat cancellations.

4. Any return premium associated with the unexpired portion of the term of the cancelled policy shall be delivered to the insured within 30 days of the effective date of cancellation.

5. The Company is required to notify the MA Registrar of Motor Vehicles of the cancellation of a motor vehicle policy, whether initiated by the Company or the insured, in accordance with the procedures prescribed by the Registrar. If a policy is reinstated after issuing a notice of cancellation, the Company must notify the Registrar of that fact.

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- A. The Company is also required to send notice of nonrenewal to the MA Registrar of Motor Vehicles at least 45 days prior to the expiration of the policy in accordance with the Registrar's procedures. If the Company reinstates a policy after issuing a notice of nonrenewal it must notify the Registrar of Motor Vehicles of such reinstatement.
- B. If the Company sends a non-renewal notice and then subsequently renews the policy, it must, at the insured's request, issue insurance coverage of at least the same type and amount as existed on the nonrenewed policy.

VIII. REMOVAL OF COVERAGE

At the request of the named insured, all coverage except for comprehensive coverage will be removed.

Exception: coverage will not be removed every year due to winter storage.

IX. COVERAGES

A. MANDATORY

1. Uninsured Motorists Coverage (UM)

UM must be afforded at limits not less than the financial responsibility limits under every auto liability policy issued to the owner of a motor vehicle registered or principally garaged in Massachusetts. If Uninsured Motorists Coverage is afforded, it shall apply to all vehicles insured on the policy.

Increased Limits

Increased limits of UM may be offered up to the policy's Split Limit Liability limits, subject to a maximum of \$250,000/500,000.

Exceptions:

The named insured may reject increased limits, in writing, but not the minimum limit coverage of \$20,000/40,000. If the named insured fails to communicate this election, in writing, the increased limits are presumed to be rejected.

Rates

Rates for basic and increased limits Bodily Injury Uninsured Motorists Coverage are displayed on the rate pages.

2. Personal Injury Protection (PIP) - \$8,000 Medical Expense Limit

Any eligible motor vehicle rated in accordance with these rules shall be afforded Personal Injury Protection Coverage as prescribed by Massachusetts. PIP coverage cannot be rejected.

PIP has a Medical Expense Limit of \$8,000 (or \$2,000 maximum if other health/disability insurance is in force). It includes:
 -Work Loss up to 75% of average weekly wage (subject to \$8,000/per aggregate limit);
 -Essential Services subject to maximum of \$8,000/person;
 -Funeral Expenses (included in Medical Expenses).

Exception

Basic PIP benefits do not apply to Antique Motorcycles or other similar vehicles designed to travel on fewer than four wheels. However, PIP will be afforded to pedestrians if struck by an insured motorcycle.

Deductibles

The applicable Deductibles and Rates options for the insured and/or members of the household are as follows:

<u>Deductible Amount</u>	<u>One Car</u>	<u>Two Cars</u>	<u>Three or more</u>
\$100	4.60	8.28	9.20
\$250	4.25	7.65	8.50
\$500	4.00	7.20	8.00
\$1,000	3.60	6.48	7.20
\$2,000	3.20	5.76	6.40

B. OPTIONAL

1. Underinsured Motorists Coverage (UIM)

UIM shall be offered as an option to the insured at limits up to the Split Liability limits of the policy. When UIM Coverage is afforded, it must apply to all vehicles insured under the policy.

Exceptions:

The named insured has the right to reject UIM Coverage in writing. If the named insured fails to communicate this election, in writing, the coverage is presumed to be rejected.

Rates

Rates for basic and increased limits of Bodily Injury Underinsured Motorists Coverage are displayed on the rate pages.

2. Medical Payments

Medical Payments coverage shall be offered at a limit of \$5,000 per person under every auto liability policy. It will be afforded at the option of the named insured.

3. Basic Towing and Labor (Up to \$25)

Towing and Labor (T&L) costs for autos disabled on roadways is offered as an option for \$4.00 additional premium. Note: T&L costs from the insured's own garage are not covered.

X. MISCELLANEOUS TYPES

Antique Motorcycles are eligible only for Pedestrian Personal Injury Protection coverage with a \$0 deductible. Bodily Injury Liability coverage does not apply to owners or guest passengers of an insured motorcycle.

Rates

Rates are displayed on the rate pages.

XI. DISCOUNTS

- A. Senior Principal Operator(s) Discount
A 25% discount is applicable to the total policy premium. A principal operator must be 65 years or older. There must not be any operators with less than 10 years driving experience for this discount to apply.
- B. Passive Restraint Devices
A 25% discount applies to Personal Injury Protection, Uninsured and Underinsured Motorists and Medical Payments coverage for Antique vehicles equipped with air bags and/or automatic seat belts.
- C. Anti-Theft Devices - Discounts apply to Comprehensive coverage only.

Definitions:

"Passive" describes an anti-theft or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm", except where otherwise specified, means horn, bell, siren, or other sounding device which is audible at 300 feet.

Note: The Company may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Vehicles equipped with Anti-Theft Devices as defined below are entitled to a 5% Discount:

1. Steering Column Armored Collar

This device is similar to an oversized padlock which clamps on to the steering column over the ignition lock and prevents access to it. This device, when locked prevents the vehicle from being started or if the vehicle is hot-wired and started, this device prevents it from being steered. When not in use, this device does not attach to the steering column.

2. Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

3. Ignition or Starter Cut-off Switch in Combination with Flush or Tapered Door Lock Buttons.

This device is an ignition cut-off switch (a.k.a. "kill-switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped when leaving the auto and must be switched back in order to start the auto. The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may be used to identify the system.

4. Ignition or Start Cut-off Switches

The ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

5. Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in the auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by inserting a key into a lock mounted on the outside of the auto.

Vehicles equipped with the following devices are entitled to a 15% discount:

1. Window Identification System

A window identification system is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all windows of the vehicle other than the small vent windows. Provisions must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

2. Car Transmission Lock

This device prevents the vehicle from moving from a parked position by locking the gear shift. A steel-encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gearshift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

Vehicles equipped with following devices receive a 20% discount:

1. Passive Alarm System. This alarm must meet the following criteria:

- a. Ignition must be cut off automatically, or starter must be disabled automatically.
- b. Alarm must be triggered by entry of doors, hood or trunk.
- c. Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- d. Alarm must sound for no more than eight minutes and upon ceasing to sound must reset itself.
- e. Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- f. Alarm must be installed in the engine compartment so as to be inaccessible without opening hood.
- g. The system must be engaged passively by turning the ignition key to the off position. The disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is 20 seconds.

2. Passive Fuel Cut-Off Device. This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the vehicle is started. This device must meet the following criteria:

- a. The fuel line must be blocked when the power is off.
- b. Switch to open fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- c. A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- d. Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

3. Passive Ignition Lock Protective System

This is casehardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. A sticker may be used to identify the system.

4. Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Note:

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting the standards for the highest discount.

**MASSACHUSETTS - ANTIQUE AUTO
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 9	\$ 13	\$ 18
\$ 50/100	\$ 10	\$ 15	\$ 20
\$ 100/300	\$ 13	\$ 19	\$ 24
\$ 250/500	\$ 34	\$ 51	\$ 67

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 6	\$ 8	\$ 12
\$ 25	\$ 7	\$ 10	\$ 13
\$ 50	\$ 8	\$ 12	\$ 16
\$ 100	\$ 23	\$ 34	\$ 45

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 6	\$ 10	\$ 12

PERSONAL INJURY PROTECTION (\$8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.31	0.32
\$500 Ded.	0.30	0.31
\$1,000 Ded.	0.25	0.26
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.22	
\$500 Ded.	0.20	
\$1,000 Ded.	0.15	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE AUTO
5,000 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 20/40	\$ 15	\$ 22	\$ 30
\$ 50/100	\$ 17	\$ 25	\$ 34
\$ 100/300	\$ 19	\$ 28	\$ 37
\$ 250/500	\$ 40	\$ 61	\$ 80

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 10	\$ 15	\$ 20
\$ 25	\$ 12	\$ 17	\$ 23
\$ 50	\$ 13	\$ 19	\$ 25
\$ 100	\$ 27	\$ 40	\$ 54

MEDICAL PAYMENTS

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
\$ 5,000	\$ 9	\$ 15	\$ 18

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CAR	TWO CARS	THREE OR MORE
\$ 7	\$ 12	\$ 14

BODILY INJURY CAUSED BY UNINSURED AUTOMOBILE

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 11	\$ 22	\$ 33
50/100	\$ 15	\$ 30	\$ 44
100/300	\$ 31	\$ 62	\$ 91
250/500	\$ 54	\$ 100	\$ 159

OPTIONAL COVERAGES

LIMIT	ONE CAR	TWO CARS	THREE OR MORE
Basic \$ 20/40	\$ 10	\$ 20	\$ 30
50/100	\$ 13	\$ 26	\$ 40
100/300	\$ 27	\$ 54	\$ 83
250/500	\$ 50	\$ 106	\$ 150

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)
AGE OF CAR

ANTIQUES
25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	With Glass Deductible*	Without Glass Deductible
\$300 Ded.	0.36	0.37
\$500 Ded.	0.35	0.36
\$1,000 Ded.	0.30	0.31
With or Without Glass Deductible		
COLLISION		
\$300 Ded.	0.27	
\$500 Ded.	0.25	
\$1,000 Ded.	0.20	

*Apply these rates when the \$100 Safety Glass comprehensive deductible is selected.

**MASSACHUSETTS - ANTIQUE MOTORCYCLE
2,500 MILE TIER**

BODILY INJURY TO OTHERS

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 20/40	\$ 26	\$ 47	\$ 61
\$ 50/100	\$ 29	\$ 53	\$ 69
\$ 100/300	\$ 38	\$ 65	\$ 84
\$ 250/500	\$ 112	\$ 201	\$ 262

DAMAGE TO SOMEONE ELSE'S PROPERTY

\$ 5	\$ 17	\$ 31	\$ 41
\$ 25	\$ 20	\$ 35	\$ 46
\$ 50	\$ 26	\$ 44	\$ 56
\$ 100	\$ 75	\$ 134	\$ 174

PERSONAL INJURY PROTECTION (8,000 Medical Expense - \$0 Deductible)

ONE CYCLE	TWO CYCLES	THREE OR MORE
\$ 5	\$ 9	\$ 10

BODILY INJURY CAUSED BY UNINSURED MOTORCYCLE

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 8	\$ 18	\$ 26
50/100	\$ 10	\$ 20	\$ 30
100/300	\$ 21	\$ 42	\$ 63
250/500	\$ 39	\$ 77	\$ 116

OPTIONAL COVERAGES

LIMIT	ONE CYCLE	TWO CYCLES	THREE OR MORE
Basic \$ 20/40	\$ 7	\$ 16	\$ 23
50/100	\$ 9	\$ 18	\$ 27
100/300	\$ 19	\$ 38	\$ 57
250/500	\$ 35	\$ 70	\$ 105

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)

AGE OF CYCLE

25 YEARS AND GREATER FROM WHEN THE POLICY WAS ISSUED

COMPREHENSIVE	
\$300 Ded.	1.12
\$500 Ded.	1.00
\$1000 Ded.	0.80

COLLISION	
\$300 Ded.	0.65
\$500 Ded.	0.65
\$1,000 Ded.	0.50