

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **NOVEMBER 1, 2020**

RULE 49. NAMED NON-OWNER POLICY

This rule does not apply.

**AMICA PROPERTY AND CASUALTY INSURANCE COMPANY
MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL**

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MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective ~~DECEMBER 1, 2009~~ JULY 1, 2020

RULE 49. NAMED NON-OWNER POLICY

~~A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.~~

~~The following rates apply:~~

~~**Bodily Injury Liability, Property Damage Liability, Medical Payments**~~

~~If the exclusions for vehicles furnished or available for regular use apply:~~

~~Charge 40 % of the applicable Parts 1, 4, 5 and 6 premiums rated in accordance with Rule 11 to provide coverage for a named individual.~~

~~Charge 60% of the applicable Parts 1, 4, 5 and 6 premiums rated in accordance with Rule 11 to provide coverage for a named individual and family members.~~

~~If the exclusions for vehicles furnished or available for regular use do not apply:~~

~~Charge 60% of the applicable Parts 1, 4, 5 and 6 premiums rated in accordance with Rule 11 to provide coverage for a named individual.~~

~~Charge 80% of the applicable Parts 1, 4, 5 and 6 premiums rated in accordance with Rule 11 to provide coverage for a named individual and family members~~

~~**Uninsured Motorists and Underinsured Motorists**~~

~~Charge the applicable Part 3 and Part 12 private passenger premiums rated in accordance with Rule 11.~~

This rule does not apply.

**AMICA PROPERTY AND CASUALTY INSURANCE COMPANY
MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL**

Effective ~~MAY 1, 2019~~ **JULY 1, 2020**

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