

**PERSONAL VEHICLE MANUAL  
MASSACHUSETTS EXCEPTION PAGE**

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Effective **APRIL 1, 2011**

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full

Renewal Business:

- The total premium is due and payable on the effective date of the policy.

New Business:

- Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

2. Account Billing. The total premium is to be billed and paid in installments as follows:

Renewal Business:

- Individual policy premiums are consolidated and billed on a monthly account statement.
- Ten monthly installments of 10% each.
- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<b><u>Unpaid Balance</u></b>	<b><u>Service Charge</u></b>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At anytime during the installment period, the policyholder may pay the outstanding balance due.

New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

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- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At any time during the installment period, the policyholder may pay the outstanding balance due.

### 3. Automatic Payment Plan.

#### Renewal Business:

- Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

#### New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.

- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

4. Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**GOOD DRIVING REWARDS PROGRAM**

1. Policyholders will accrue Amica Advantage points. Earned Amica Advantage points will be accumulated in the Amica Advantage Account. There is no intrinsic value associated with the accumulated Amica Advantage points.
2. Amica Advantage points will be credited to the Amica Advantage Account upon renewal after an incident free year and in recognition of additional Amica policies. All pro-rated points will be rounded to the nearest 5. Bonus points will also be accrued upon processing an additional line of insurance, in recognition of years insured with Amica, and upon each successful referral.

Good Driving Rewards		Qualified Characteristics	Amica Advantage Points Added to Account
<b>Renewal Points</b>	<b>At-Fault Accident/Violation Free</b>	1 vehicle in household	100
		2 vehicles in household	150
		3 or more vehicles in household	200
	<b>Additional Lines</b>	Amica Homeowner policy HO 00 03, 05, 04 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
<b>Bonus Points</b>	<b>Additional Lines</b>	Amica Homeowner policy HO 00 03, 04, 05 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
	<b>Longevity</b>	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	<b>Successful referral</b>	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
  - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.
3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
  - a. Accident Charge Waiver
    - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
    - (2) At least 700 Advantage points are required to waive an accident charge.
  - b. Deductible Buy-Down
    - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles
    - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.
    - (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.

c. Redemption Rules

- (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.
- (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
  - (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
  - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
  - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
  - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
- (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver's SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.

4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

1. Use Good Driving Rewards Endorsement **MA 00 68**.

**PLATINUM PACKAGE DISCOUNT**

1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
  - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
  - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
  - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

**IDENTITY FRAUD PROTECTION**

**A. Description**

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

**B. Premium Computation**

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

**C. Endorsements**

1. Use Identity Fraud Protection Endorsement **MA 00 72**.

**PERSONAL VEHICLE MANUAL**  
**MASSACHUSETTS EXCEPTION PAGE**

Effective [**FEBRUARY 1, 2011**]

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full. The total policy premium is due and payable on the effective date of the policy.
2. Account Billing. The total premium is to be billed and paid in installments as follows:
  - (a) Individual policy premiums are consolidated and billed on a monthly account statement. The initial minimum amount due (deposit amount) for each policy processed within 25 days of the policy effective date equals 20% of the policy premium.
  - (b) The balance of the premium is paid in up to 9 consecutive installments.
  - (c) An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<b><u>Unpaid Balance</u></b>	<b><u>Service Charge</u></b>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

- (d) The service charge is not considered a part of the policy premium. The service charge does not apply to pre-paid installments.
- (e) A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.

At any time during the installment period, the policyholder may pay the outstanding balance due.

3. Automatic Payment Plan. Policy premiums are automatically deducted from the policyholder's bank account or credit card. No service charge is made for policies paid using the Automatic Payment Plan. Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
4. Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**GOOD DRIVING REWARDS PROGRAM**

1. Policyholders will accrue Amica Advantage points. Earned Amica Advantage points will be accumulated in the Amica Advantage Account. There is no intrinsic value associated with the accumulated Amica Advantage points.
2. Amica Advantage points will be credited to the Amica Advantage Account upon renewal after an incident free year and in recognition of additional Amica policies. All pro-rated points will be rounded to the nearest 5. Bonus points will also be accrued upon processing an additional line of insurance, in recognition of years insured with Amica, and upon each successful referral.

Good Driving Rewards		Qualified Characteristics	Amica Advantage Points Added to Account
Renewal Points	At-Fault Accident/Violation Free	1 vehicle in household	100
		2 vehicles in household	150
		3 or more vehicles in household	200
	Additional Lines	Amica Homeowner policy HO 00 03, 05, 04 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
Bonus Points	Additional Lines	Amica Homeowner policy HO 00 03, 04, 05 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
	Longevity	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	Successful referral	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
  - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.
3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
  - a. Accident Charge Waiver
    - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
    - (2) At least 700 Advantage points are required to waive an accident charge.
  - b. Deductible Buy-Down
    - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles
    - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.
    - (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.
  - c. Redemption Rules
    - (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.

- (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
- (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
  - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
  - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
  - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
- (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver's SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.

#### 4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

#### 4. Use Good Driving Rewards Endorsement **MA 00 68**.

### **PLATINUM PACKAGE DISCOUNT**

1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
  - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
  - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
  - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

### **IDENTITY FRAUD PROTECTION**

#### **A. Description**

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

#### **B. Premium Computation**

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

#### **C. Endorsements**

1. Use Identity Fraud Protection Endorsement **MA 00 72**.



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Effective **APRIL 1, 2011**

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full

Renewal Business:

- The total premium is due and payable on the effective date of the policy.

New Business:

- Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

2. Account Billing. The total premium is to be billed and paid in installments as follows:

Renewal Business:

- Individual policy premiums are consolidated and billed on a monthly account statement.
- Ten monthly installments of 10% each.
- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

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New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

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- 1. Use Good Driving Rewards Endorsement **MA 00 68**.

**PLATINUM PACKAGE DISCOUNT**

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- 2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
  - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
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**A. Description**

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**B. Premium Computation**

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**C. Endorsements**

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Effective **APRIL 1, 2011**

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full

Renewal Business:

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2. Account Billing. The total premium is to be billed and paid in installments as follows:

Renewal Business:

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- Ten monthly installments of 10% each.
- An installment service charge of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.
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		Amica Life policy	25
		Amica Homeowner policy	25

<b>Bonus Points</b>	<b>Additional Lines</b>	HO 00 03, 04, 05 or 06	
		Amica Umbrella policy	25
		Amica Life policy	25
	<b>Longevity</b>	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	<b>Successful referral</b>	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
  - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.
  
3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
  - a. Accident Charge Waiver
    - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
    - (2) At least 700 Advantage points are required to waive an accident charge.
  
  - b. Deductible Buy-Down
    - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles
    - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.
    - (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.
  
  - c. Redemption Rules
    - (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.
    - (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
      - (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
      - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
      - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
      - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
    - (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver's SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.



4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

1. Use Good Driving Rewards Endorsement **MA 00 68**.

**PLATINUM PACKAGE DISCOUNT**

1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
  - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
  - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
  - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

**IDENTITY FRAUD PROTECTION**

**A. Description**

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

**B. Premium Computation**

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

**C. Endorsements**

1. Use Identity Fraud Protection Endorsement **MA 00 72**.

**PERSONAL VEHICLE MANUAL**  
**MASSACHUSETTS EXCEPTION PAGE**

Effective [**FEBRUARY 1, 2011**]

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full. The total policy premium is due and payable on the effective date of the policy.
2. Account Billing. The total premium is to be billed and paid in installments as follows:
  - (a) Individual policy premiums are consolidated and billed on a monthly account statement. The initial minimum amount due (deposit amount) for each policy processed within 25 days of the policy effective date equals 20% of the policy premium.
  - (b) The balance of the premium is paid in up to 9 consecutive installments.
  - (c) An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<b><u>Unpaid Balance</u></b>	<b><u>Service Charge</u></b>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

- (d) The service charge is not considered a part of the policy premium. The service charge does not apply to pre-paid installments.
- (e) A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.

At any time during the installment period, the policyholder may pay the outstanding balance due.

3. Automatic Payment Plan. Policy premiums are automatically deducted from the policyholder's bank account or credit card. No service charge is made for policies paid using the Automatic Payment Plan. Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
4. Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**GOOD DRIVING REWARDS PROGRAM**

1. Policyholders will accrue Amica Advantage points. Earned Amica Advantage points will be accumulated in the Amica Advantage Account. There is no intrinsic value associated with the accumulated Amica Advantage points.
2. Amica Advantage points will be credited to the Amica Advantage Account upon renewal after an incident free year and in recognition of additional Amica policies. All pro-rated points will be rounded to the nearest 5. Bonus points will also be accrued upon processing an additional line of insurance, in recognition of years insured with Amica, and upon each successful referral.

Good Driving Rewards		Qualified Characteristics	Amica Advantage Points Added to Account
Renewal Points	At-Fault Accident/Violation Free	1 vehicle in household	100
		2 vehicles in household	150
		3 or more vehicles in household	200
	Additional Lines	Amica Homeowner policy HO 00 03, 05, 04 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
Bonus Points	Additional Lines	Amica Homeowner policy HO 00 03, 04, 05 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
	Longevity	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	Successful referral	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
  - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.
3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
  - a. Accident Charge Waiver
    - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
    - (2) At least 700 Advantage points are required to waive an accident charge.
  - b. Deductible Buy-Down
    - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles
    - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.
    - (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.
  - c. Redemption Rules
    - (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.

- (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
- (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
  - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
  - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
  - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
- (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver's SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.

#### 4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

#### 4. Use Good Driving Rewards Endorsement **MA 00 68**.

### **PLATINUM PACKAGE DISCOUNT**

1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
  - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
  - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
  - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

### **IDENTITY FRAUD PROTECTION**

#### **A. Description**

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

#### **B. Premium Computation**

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

#### **C. Endorsements**

1. Use Identity Fraud Protection Endorsement **MA 00 72**.

**PERSONAL VEHICLE MANUAL**  
**MASSACHUSETTS EXCEPTION PAGE**

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Effective **APRIL 1, 2011**

**ADDITIONAL RULE**

**PREMIUM PAYMENT OPTIONS**

1. Payment in Full

Renewal Business:

- The total premium is due and payable on the effective date of the policy.

New Business:

- Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

2. Account Billing. The total premium is to be billed and paid in installments as follows:

Renewal Business:

- Individual policy premiums are consolidated and billed on a monthly account statement.
- Ten monthly installments of 10% each.
- An installment service charge of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.
- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At anytime during the installment period, the policyholder may pay the outstanding balance due.

New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- An installment service charge of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.
- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.

- At any time during the installment period, the policyholder may pay the outstanding balance due.

3. Automatic Payment Plan.

Renewal Business:

- Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

**GOOD DRIVING REWARDS PROGRAM**

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  - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

#### **IDENTITY FRAUD PROTECTION**

##### **A. Description**

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##### **B. Premium Computation**

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##### **C. Endorsements**

1. Use Identity Fraud Protection Endorsement **MA 00 72**.