

# COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is Issued By:

ITEM 1. This policy is Issued To:

Reason for Coverage Selections Page:	End. No.
Effective Date	Producer

Massachusetts Personal Automobile Policy Number

Name code

ITEM 2. This policy is effective from:

To: (12:01 A.M. Eastern Standard Time)

Producer's No.

ITEM 3. Description of your Auto:

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ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, PARTS 1-12			PREMIUM				PREMIUM			
	COMPULSORY INS.	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	
1. Bodily Injury To Others	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$
2. Personal Injury Protection	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+house hold members	\$	\$	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+house hold members	\$	\$
3. Bodily Injury Caused By An Uninsured Auto (COMPULSORY LIMIT \$20,000/\$40,000)	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$
4. Damage To Someone Else's Property (COMPULSORY LIMIT \$5,000)	\$	per accident	None	\$	\$	\$	per accident	None	\$	\$
<b>OPTIONAL INSURANCE</b>										
5. Optional Bodily Injury To Others	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$
6. Medical Payments	\$	per person	None	\$	\$	\$	per person	None	\$	\$
7. Collision		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$
8. Limited Collision		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$
9. Comprehensive		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$
10. Substitute Transportation	Up to \$	a day maximum \$	None	\$	\$	Up to \$	a day maximum \$	None	\$	\$
11. Towing and Labor	Up to \$	for each Disablement	None	\$	\$	Up to \$	for each disablement	None	\$	\$
12. Bodily Injury Caused By An Underinsured Auto	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$
<b>SAFE DRIVER INSURANCE PLAN</b>		Credit		\$	\$		Credit		\$	\$
		Adjustment		\$	\$		Adjustment		\$	\$
		<b>PREMIUM</b>		\$	\$		<b>PREMIUM</b>		\$	\$
							<b>ENDORSEMENT PREMIUM</b>		\$	\$
							<b>TOTAL PREMIUM</b>		\$	\$
							<b>IF PAID IN FULL</b>		\$	\$

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

Identification Numbers of Endorsements Forming a Part of This Policy

<b>DISCOUNTS</b>													
	Age 65+	Annual Mileage	Good Student	Student Away	Military Away	Multi-Car	Adv Drv Train	Hybrid or Electric	Pass Res	Anti Theft Veh Rec	Driver Simulator	Low Freq	Cont Cov

**DRIVER INFORMATION**

Oper No.	Operator Name* (First, middle initial, last)	Date of Birth	License Number	Lic. State	Date First Lic	Operator Status O=Occasional P=Principal E=Excluded D=Deferred				*Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.
						Auto 1	Auto 2	Auto 3	Auto 4	

**NOTICE:** You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Safe Driver Insurance Plan.

**DISCOUNTS:**

Below is only a summary of possible discounts. If a discount has been applied to your policy, it will be indicated in the Discounts box on the front of this document. If you believe you are entitled to a discount that is not listed, please inform your agent. The total premium listed on the front of this document will reflect the discounts applied.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty	1%	All
Account Credit	5% - 13%	All
Arbella Advantage	2% - 12%	All
Driver Simulator	7%	Parts 1,2,4,5&7
Marketing Partners	6%	All

Discount	Amount	Coverages
Multi-Car Individual/Spouse	5%	Parts 1,2,4,5,7,8&9
Multi-Car Family	5%	Parts 1,2,4,5,7,8&9
Student Away at School	10%	Parts 1,2,4,5,7&9
Advanced Driver Training	5%	Parts 1,2,4,5&7
Passive Restraint	25%	Parts 2,3,6&12
Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9
Good Student	5%	Parts 1,2,4,5,7&9

Discount	Amount	Coverages
Annual Mileage 0-9999	5-10%	Parts 1-8 & 12
Anti Theft/Vehicle Recovery	5-36%	Part 9
Continuous Coverage	10%	Parts 1,2,4&5
Low Frequency	10%	Parts 1,2,4&5
Paid in Full	6%	All
Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9
Military Away	10%	Parts 1,2,4,5,7&9

**Part 5 - OPTIONAL BODILY INJURY TO OTHERS**

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

**Part 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO**

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

**SAFE DRIVER INSURANCE PLAN**

The Safe Driver Insurance Plan premium adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Premiums are reduced for 5 or 6 years of incident-free driving. If premium adjustments are shown for any auto, refer to the SDIP statement furnished separately to determine how the premium adjustments for each listed operator were calculated. The operator with the highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the highest premium for Parts 1,2,4,5,7,8 and 9. The operator with the next highest combined operator classification and SDIP premium adjustment shall be assigned to the auto with the next highest premium and so forth.

**NOTE 1:** We have been unable to obtain Safe Driver Insurance Plan Information. The license number, surname and date of birth for at least one operator matches no record in the Registry of Motor Vehicles Driver License file.

**NOTE 2:** If a Safe Driver Insurance Plan premium adjustment is applicable to your policy, you will receive an adjusted bill at a later date.

**NOTE 3:** No SDIP premium adjustment applies if the operator's points equal zero.

Policy Renewal of <input type="checkbox"/> New <input type="checkbox"/> Renewal	Driven to or from Work		Purchased Mo./Yr.	New/Used	List Price New or Motorcycle Original Cost New	Classification		Gr.	Terr.	CC's	<input type="checkbox"/> Sym <input type="checkbox"/> VRG		Annual Mileage
	Yes/No Mileage	One Way				Rate	Statistical				Coll	Comp	

Countersigned By: \_\_\_\_\_

**TABLE OF CONTENTS**  
**SECTION I - GENERAL RULES**

**Rule No.**

1 Massachusetts Automobile Insurance Policy - Eligibility .....	1
2 Coverages and Limits .....	1
3 Mandatory Offer of Coverage .....	2
4 Standard Procedures .....	2
5 Residence and Location .....	3
6 Out-of-State Garaging .....	4
7 Policy Period .....	4
8 Changes .....	5
9 Motor Vehicle Registration Certificates .....	5
10 Certified Risks - Financial Responsibility Laws .....	5
11 Premium Calculation Rule .....	6
12 Whole Dollar Premium Rule .....	6
13 Installment Payment of Premiums .....	7
14 Deposit Premium Rule .....	7
15 Employers Subject to Massachusetts Workers Compensation Act .....	7
16 Deductibles - Parts 7, 8 and 9 .....	7
17 Substitute Transportation .....	7
18 Termination of Insurance .....	7
† 19 Discounts .....	13
20 Model Year Rating .....	15A
21 Fire, Theft and Combined Additional Coverage .....	15A
22 Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages .....	16
23 High-Theft Vehicles .....	17
24 Extra-Risk Rating (Collision and Comprehensive) .....	17
25 Vehicle Series Rating .....	18
26 Risk Factor ID .....	19

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**Rule No.**

27 Private Passenger Definition .....	20
28 Private Passenger Classifications .....	20
29 Factors Based on Driving Experience .....	22A
30 Personal Injury Protection - Deductible Form .....	23
31 Transportation of Fellow Employees .....	23

## SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

### Rule No.

32 Pick-Ups, Vans, and Similar Type Vehicles .....	23
33 Towing and Labor Cost .....	23
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
35 Accident Forgiveness .....	24
36 Snowplow Endorsement .....	24
37 Arbella Customer Care Package Endorsement .....	24A
38-A Pet Lover's Endorsement.....	24A
38-B Personal Property Package Endorsement .....	24A
38-C Auto Loan/Lease Gap.....	24A
38-D Disappearing Deductible Rewards Plus.....	25

## SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

### Rule No.

39 Motor Homes/Camper Bodies .....	25
40 Antique Motor Cars and Motorcycles.....	25A
41 Stated Amount Coverage .....	25A
42 Reserved for Future Use .....	26
43 Reserved for Future Use .....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	26
45 Agreed Amount Coverage - Comprehensive .....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Poor Payment History .....	27

## SECTION IV - NON-OWNED AUTOMOBILES

### Rule No.

49 Reserved for Future Use ... ..	28
50 Use of Other Automobiles .....	28
51-53 Reserved for Future Use .....	28

## SECTION V - SUPPLEMENTAL INFORMATION

### Rule No.

54 Anti-Theft Device Standards and Discounts .....	29
55 Pre-Insurance Inspection Program .....	34A
56 The Safe Driver Insurance Plan (SDIP) .....	36
Increased Limits Tables and Implicit Surcharge Exclusion Factors .....	39
57 Surety Bond Rules and Rates .....	40
58 Registry of Motor Vehicles Procedures.....	40
59 Book Transfer Transition Factor.....	40

## ADDITIONAL ITEMS

Private Passenger Endorsement Index .....	41
† Personal Auto Forms Index.....	42

**Arbella Advantage**

A discount will be applied to the total policy premium of a new business policy submitted through Arbellacom. This discount will apply at new business and then continue on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbellacom.

This discount does not apply to business that is part of a book transfer unless by exception. Policies receiving the Book Transfer Transition Factor are not eligible for this discount.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Driver Simulator Discount**

A discount may be applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbellacom. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Marketing Partners Discount**

A discount will be applied to the policy when an insured has a verifiable business relationship\* with a marketing partner of Arbellacom during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

\*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbellacom in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbellacom.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**† Paid In Full Discount**

A discount will be applied to all coverages for an insured whose automobile policy has been paid in full. For new business, full payment must be made with the down payment. For renewal business, full payment must be made by the first installment due date. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

Agency billed policies and policies with finance company payments do not qualify for the discount.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Continuous Coverage**

The premium for Parts 1, 2, 4 and 5 will be reduced following Arbellacom's verification of a rated operator's eligibility for the continuous coverage discount. The discount shall apply to each rated operator that has been insured without a lapse in coverage under an automobile insurance policy for the 12 month period preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 month period preceding the effective date of the policy.

**1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27. Motorhomes, Trailers, and Motorcycles are not eligible.

To be eligible for the discount when the policy is first written by Arbellacom, a copy of the coverage selections page confirming coverage up to the effective date of the new policy for any or all of the operator(s) listed on the application must be attached to the new business application submitted to Arbellacom in accordance with CAR Rule 31.B.5. Rated operators that are not eligible for the continuous coverage discount are:

- a. Operators that have been licensed less than 12 months;
- b. Operators that are new to Massachusetts who cannot demonstrate proof of licensing for the previous 12 months and are assigned to Class 20 or 21 in accordance with rule 28.B of this manual are not eligible for the continuous coverage discount;
- c. Operators assigned as the rated operator on a vehicle according to Rule 28 of this manual when the policy is first written by the company for whom a copy of the prior policy coverage selection page(s) indicating that the operator was insured up to the effective date of the new policy has not been furnished; and

**PRIVATE PASSENGER FORMS  
ALPHABETICAL INDEX**

<b>Title</b>	<b>Form No.</b>
Annual Mileage Discount	Form 10AR 1195 (Ed. 11-14)
Application for Benefits-Personal Injury Protection	A 3815a
Application for Financial Responsibility Certificate	10AR 1146 (Ed. 01-00)
Application for MA Motor Vehicle Insurance	10AR 1256 (Ed. 04-07)
Arbella Mutual Insurance Company Marketing Partners Discount Form	10AR 1274 (Ed. 10-16)
† Coverage Selections Page	10AR 1172 (Ed. 08-19 & 11-19)
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
Massachusetts Automobile Policy	(2016 Edition)
MA Motor Vehicle Liability Bond	
No Loss Statement	18AR 1246 (Ed. 10-07)
Notice of Suspension of Physical Damage Coverage	Form C (Ed. 3-95)
Notice of Transfer of Insurer	Form 2A 10AR 1077
Statutory Notice of Cancellation	10AR 1052
Statutory Notice of Cancellation	10AR 1060 (Ed. 10-02)
Supplemental Application for MA Motor Vehicle Insurance	10AR 1258 (Ed. 11-13)

# COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

PAGE OF

This policy is Issued By:

ITEM 1. This policy is Issued To:

Reason for Coverage Selections Page:	End. No.
Effective Date	Producer

Massachusetts Personal Automobile Policy Number

Name code

ITEM 2. This policy is effective from:

To: (12:01 A.M. Eastern Standard Time)

Producer's No.

ITEM 3. Description of your Auto:

--

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, PARTS 1-12			PREMIUM				PREMIUM				
	COMPULSORY INS.	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED		
1. Bodily Injury To Others	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$	
2. Personal Injury Protection	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+house hold members	\$	\$	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+house hold members	\$	\$	
3. Bodily Injury Caused By An Uninsured Auto (COMPULSORY LIMIT \$20,000/\$40,000)	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$	
4. Damage To Someone Else's Property (COMPULSORY LIMIT \$5,000)	\$	per accident	None	\$	\$	\$	per accident	None	\$	\$	
<b>OPTIONAL INSURANCE</b>											
5. Optional Bodily Injury To Others	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$	
6. Medical Payments	\$	per person	None	\$	\$	\$	per person	None	\$	\$	
7. Collision		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$	
8. Limited Collision		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$	
9. Comprehensive		Actual Cash Value	\$	\$	\$		Actual Cash Value	\$	\$	\$	
10. Substitute Transportation	Up to \$	a day maximum \$	None	\$	\$	Up to \$	a day maximum \$	None	\$	\$	
11. Towing and Labor	Up to \$	for each Disablement	None	\$	\$	Up to \$	for each disablement	None	\$	\$	
12. Bodily Injury Caused By An Underinsured Auto	\$	per person per accident	None	\$	\$	\$	per person per accident	None	\$	\$	
<b>SAFE DRIVER INSURANCE PLAN</b>		Credit		\$	\$		Credit		\$	\$	
		Adjustment		\$	\$		Adjustment		\$	\$	
			<b>PREMIUM</b>	\$	\$				<b>PREMIUM</b>	\$	\$
									<b>ENDORSEMENT PREMIUM</b>		\$
									<b>TOTAL PREMIUM</b>		\$
									<b>IF PAID IN FULL</b>		\$

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor-Additional Insured, if Rented Auto

Identification Numbers of Endorsements Forming a Part of This Policy

<b>DISCOUNTS</b>													
	Age 65+	Annual Mileage	Good Student	Student Away	Military Away	Multi-Car	Adv Drv Train	Hybrid or Electric	Pass Res	Anti Theft Veh Rec	Driver Simulator	Low Freq	Cont Cov

**DRIVER INFORMATION**

Oper No.	Operator Name* (First, middle initial, last)	Date of Birth	License Number	Lic. State	Date First Lic	Operator Status O=Occasional P=Principal E=Excluded D=Deferred				
						Auto 1	Auto 2	Auto 3	Auto 4	
										*Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

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Student Away at School	10%	Parts 1,2,4,5,7&9
Advanced Driver Training	5%	Parts 1,2,4,5&7
Passive Restraint	25%	Parts 2,3,6&12
Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9
Good Student	5%	Parts 1,2,4,5,7&9

Discount	Amount	Coverages
Annual Mileage 0-9999	5-10%	Parts 1-8 & 12
Anti Theft/Vehicle Recovery	5-36%	Part 9
Continuous Coverage	10%	Parts 1,2,4&5
Low Frequency	10%	Parts 1,2,4&5
Paid in Full	6%	All
Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9
Military Away	10%	Parts 1,2,4,5,7&9

**Part 5 - OPTIONAL BODILY INJURY TO OTHERS**

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

**Part 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO**

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

**SAFE DRIVER INSURANCE PLAN**

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**NOTE 1:** We have been unable to obtain Safe Driver Insurance Plan Information. The license number, surname and date of birth for at least one operator matches no record in the Registry of Motor Vehicles Driver License file.

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**NOTE 3:** No SDIP premium adjustment applies if the operator's points equal zero.

Policy Renewal of <input type="checkbox"/> New <input type="checkbox"/> Renewal	Driven to or from Work		Purchased Mo./Yr.	New/Used	List Price New or Motorcycle Original Cost New	Classification		Gr.	Terr.	CC's	<input type="checkbox"/> Sym <input type="checkbox"/> VRG		Annual Mileage
	Yes/No Mileage	One Way				Rate	Statistical				Coll	Comp	

Countersigned By: \_\_\_\_\_



**TABLE OF CONTENTS**  
**SECTION I - GENERAL RULES**

**Rule No.**

1 Massachusetts Automobile Insurance Policy - Eligibility .....	1
2 Coverages and Limits .....	1
3 Mandatory Offer of Coverage .....	2
4 Standard Procedures .....	2
5 Residence and Location .....	3
6 Out-of-State Garaging .....	4
7 Policy Period .....	4
8 Changes .....	5
9 Motor Vehicle Registration Certificates .....	5
10 Certified Risks - Financial Responsibility Laws .....	5
11 Premium Calculation Rule .....	6
12 Whole Dollar Premium Rule .....	6
13 Installment Payment of Premiums .....	7
14 Deposit Premium Rule .....	7
15 Employers Subject to Massachusetts Workers Compensation Act .....	7
16 Deductibles - Parts 7, 8 and 9 .....	7
17 Substitute Transportation .....	7
18 Termination of Insurance .....	7
† 19 Discounts .....	13
20 Model Year Rating .....	15A
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22 Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages .....	16
23 High-Theft Vehicles .....	17
24 Extra-Risk Rating (Collision and Comprehensive) .....	17
25 Vehicle Series Rating .....	18
26 Risk Factor ID .....	19

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**Rule No.**

27 Private Passenger Definition .....	20
28 Private Passenger Classifications .....	20
29 Factors Based on Driving Experience .....	22A
30 Personal Injury Protection - Deductible Form .....	23
31 Transportation of Fellow Employees .....	23

## SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

### Rule No.

32 Pick-Ups, Vans, and Similar Type Vehicles .....	23
33 Towing and Labor Cost .....	23
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
35 Accident Forgiveness .....	24
36 Snowplow Endorsement .....	24
37 Arbella Customer Care Package Endorsement .....	24A
38-A Pet Lover's Endorsement.....	24A
38-B Personal Property Package Endorsement .....	24A
38-C Auto Loan/Lease Gap.....	24A
38-D Disappearing Deductible Rewards Plus.....	25

## SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

### Rule No.

39 Motor Homes/Camper Bodies .....	25
40 Antique Motor Cars and Motorcycles.....	25A
41 Stated Amount Coverage .....	25A
42 Reserved for Future Use .....	26
43 Reserved for Future Use .....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	26
45 Agreed Amount Coverage - Comprehensive .....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Poor Payment History .....	27

## SECTION IV - NON-OWNED AUTOMOBILES

### Rule No.

49 Reserved for Future Use ... ..	28
50 Use of Other Automobiles .....	28
51-53 Reserved for Future Use .....	28

## SECTION V - SUPPLEMENTAL INFORMATION

### Rule No.

54 Anti-Theft Device Standards and Discounts .....	29
55 Pre-Insurance Inspection Program .....	34A
56 The Safe Driver Insurance Plan (SDIP) .....	36
Increased Limits Tables and Implicit Surcharge Exclusion Factors .....	39
57 Surety Bond Rules and Rates .....	40
58 Registry of Motor Vehicles Procedures.....	40
59 Book Transfer Transition Factor.....	40

## ADDITIONAL ITEMS

Private Passenger Endorsement Index .....	41
† Personal Auto Forms Index.....	42

† denotes change

Effective 08/15/19 11/15/19

**Arbella Advantage**

A discount will be applied to the total policy premium of a new business policy submitted through [Arbella.com](http://Arbella.com). This discount will apply at new business and then continue on an applicable renewal in compliance with the Miscellaneous Rating Factors pages. Eligible policyholders must have had their most recent auto insurance with a company other than Arbella.

This discount does not apply to business that is part of a book transfer unless by exception. Policies receiving the Book Transfer Transition Factor are not eligible for this discount.

An eligible policy must include vehicles of the private passenger type or motor homes/camper bodies. Vehicles classified as antiques or motorcycles are not eligible to receive this discount. Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Driver Simulator Discount**

A discount will maybe applied to parts 1, 2, 4, 5 and 7 on a vehicle for which the rated operator is an insured who is assigned a rate class of either 25 or 26 and has successfully completed the basic driver training and an advanced driver training program that has both simulator based and on-line components and is preapproved by Arbella. This discount will apply only to private passenger type vehicles. This discount can be added to a policy at any time and will be removed once the driver is no longer a class 25 or 26.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Marketing Partners Discount**

A discount will be applied to the policy when an insured has a verifiable business relationship\* with a marketing partner of Arbella during the 12 months preceding the policy effective date. The discount will be removed upon renewal. Re-verification will be required.

\*A verifiable business relationship is defined as making a documented contribution to an IRS Section 501(c)(3) organization that is a marketing partner of Arbella in such minimum amount as detailed in the marketing partner's written promotional marketing agreement with Arbella.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**† Paid In Full Discount**

A discount will be applied to all coverages for an insured whose automobile policy has been paid in full. For new business, full payment must be made with the down payment. For renewal business, full payment must be made by the first installment due date. This discount can only be added to a policy as of the policy's effective date and cannot be added midterm.

[Agency billed policies and P](#)olicies with finance company payments do not qualify for the discount.

Refer to Rule 11 for the application of the discount and refer to the Miscellaneous Rating Factors page for the applicable discount.

**Continuous Coverage**

The premium for Parts 1, 2, 4 and 5 will be reduced following Arbella's verification of a rated operator's eligibility for the continuous coverage discount. The discount shall apply to each rated operator that has been insured without a lapse in coverage under an automobile insurance policy for the 12 month period preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 month period preceding the effective date of the policy.

**1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27. Motorhomes, Trailers, and Motorcycles are not eligible.

To be eligible for the discount when the policy is first written by Arbella, a copy of the coverage selections page confirming coverage up to the effective date of the new policy for any or all of the operator(s) listed on the application must be attached to the new business application submitted to Arbella in accordance with CAR Rule 31.B.5. Rated operators that are not eligible for the continuous coverage discount are:

- a. Operators that have been licensed less than 12 months;
- b. Operators that are new to Massachusetts who cannot demonstrate proof of licensing for the previous 12 months and are assigned to Class 20 or 21 in accordance with rule 28.B of this manual are not eligible for the continuous coverage discount;
- c. Operators assigned as the rated operator on a vehicle according to Rule 28 of this manual when the policy is first written by the company for whom a copy of the prior policy coverage selection page(s) indicating that the operator was insured up to the effective date of the new policy has not been furnished; and

**PRIVATE PASSENGER FORMS  
ALPHABETICAL INDEX**

<b>Title</b>	<b>Form No.</b>
Annual Mileage Discount	Form 10AR 1195 (Ed. 11-14)
Application for Benefits-Personal Injury Protection	A 3815a
Application for Financial Responsibility Certificate	10AR 1146 (Ed. 01-00)
Application for MA Motor Vehicle Insurance	10AR 1256 (Ed. 04-07)
Arbella Mutual Insurance Company Marketing Partners Discount Form	10AR 1274 (Ed. 10-16)
‡ Coverage Selections Page	10AR 1172 (Ed. 08-19 & <a href="#">11-19</a> )
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
‡ Massachusetts Automobile Policy	(2016 Edition)
MA Motor Vehicle Liability Bond	
No Loss Statement	18AR 1246 (Ed. 10-07)
Notice of Suspension of Physical Damage Coverage	Form C (Ed. 3-95)
Notice of Transfer of Insurer	Form 2A 10AR 1077
Statutory Notice of Cancellation	10AR 1052
Statutory Notice of Cancellation	10AR 1060 (Ed. 10-02)
Supplemental Application for MA Motor Vehicle Insurance	10AR 1258 (Ed. 11-13)