

COVERAGE SELECTIONS PAGE

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

PAGE OF

This policy is Issued By:

Reason for Coverage Selections Page:

End.
No.

ITEM 1. This policy is Issued To:

Massachusetts Personal Automobile
Policy Number

Effective date

Producer

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	Limits	Deductible	Premium		Limits	Deductible	Premium	
			Annual	Adjusted			Annual	Adjusted
1. Bodily Injury to Others	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$
2. Personal Injury Protection	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	None	\$	\$
Optional Insurance								
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	\$	\$
SAFE DRIVER INSURANCE PLAN	Credit		\$	\$	Credit		\$	\$
	Adjustment		\$	\$	Adjustment		\$	\$
PREMIUM			\$	\$	PREMIUM			\$
ENDORSEMENT PREMIUM							\$	
TOTAL PREMIUM							\$	

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:

DISCOUNTS

	Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DRIVER INFORMATION

Op No.	Operator Name* (First, middle initial, last)	Date of Birth			License Number	License State	Operator Status: O=Occasional; E=Excluded; D=Deferred; P=Principal				*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:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in the Discounts box.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty Credit	1%	All
Account Credit	5% or 10%	All
Arbella Advantage	3.5% or 7%	All
Driver Simulator	7%	Parts 1,2,4,5,&7
Marketing Partners	5%	All

Discount	Amount	Coverages
Multi-Car	5%	Parts 1,2,4,5,7,8&9
Hybrid/Electric Vehicle	10%	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
Paid In Full	3%	All

Discount	Amount	Coverages
Annual Mileage 0-5000*	10%	Parts 1-8 &12
Annual Mileage 5001-7500*	5%	Parts 1-8 &12
Annual Mileage 0-7500*	15%	Parts 1-8 &12
Annual Mileage 7501-9999*	7%	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

*Annual Mileage Discounts of 0-5,000 & 5001-7500 available for Class 15 only. Annual Mileage Discounts of 0-7500 & 7501-9999 available for all classes except Class 15

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	Rate	Classification Statistical	Group	Terr	CC's	<input type="checkbox"/> Sym	<input type="checkbox"/> VRG	Annual Mileage
	Yes/No	One Way Mileage									Coll	Comp	

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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 Insurance	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	\$ _yourself _yourself+house hold members	\$	\$	\$ per person	\$ _yourself _yourself+house hold members	\$	\$	
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$	
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per person	None	\$	\$	\$ per person	None	\$	\$	
Optional Insurance									
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	\$	\$	
SAFE DRIVER INSURANCE PLAN	Credit		\$	\$	Credit		\$	\$	
	Adjustment		\$	\$	Adjustment		\$	\$	
PREMIUM			\$	\$	PREMIUM			\$	\$
ENDORSEMENT PREMIUM							\$		
TOTAL PREMIUM							\$		

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:

DISCOUNTS

Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

DRIVER INFORMATION

Op No.	Operator Name* (First, middle initial, last)	Date of Birth			License Number	License State	Operator Status: O=Occasional; E=Excluded; D=Deferred; P=Principal				*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	

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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:

Several discounts are available and your premium has been reduced if one or more of the following discounts is indicated in the Discounts box. The availability of discounts vary by rating category and rating class.

Discount	Amount	Coverages
Age 65 +	25%	All
Loyalty Credit	1%	All
Account Credit	5% or 10%	All
Arbella Advantage	3.5% or 7%	All
Driver Simulator	7%	Parts 1,2,4,5,&7
Marketing Partners	5%	All

Discount	Amount	Coverages
Multi-Car	5%	Parts 1,2,4,5,7,8&9
Hybrid/Electric Vehicle	10%	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

Discount	Amount	Coverages
Annual Mileage 0-9999	5-15%	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	3%	All

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 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	Rate	Classification Statistical	Group	Terr	CC's	<input type="checkbox"/> Sym	<input type="checkbox"/> VRG	Annual Mileage
	Yes/No	One Way Mileage									Coll	Comp	

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			Annual	Adjusted			Annual	Adjusted
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3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limit \$20,000/\$40,000)</small>	\$ per person per accident	None	\$	\$	\$ per person per accident	None	\$	\$
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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	\$	\$
SAFE DRIVER INSURANCE PLAN	Credit		\$	\$	Credit		\$	\$
	Adjustment		\$	\$	Adjustment		\$	\$
PREMIUM			\$	\$	PREMIUM			\$
ENDORSEMENT PREMIUM							\$	
TOTAL PREMIUM							\$	

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:

DISCOUNTS

	Age 65+	Annual Mileage	Student Away	Multi-Car	Advanced Driver Training	Hybrid or Electric	Passive Restraint	Anti Theft/Vehicle Recovery	Driver Simulator	Low Frequency	Continuous Coverage

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Discount	Amount	Coverages	Discount	Amount	Coverages	Discount	Amount	Coverages
Age 65 +	25%	All	Multi-Car	5%	Parts 1,2,4,5,7,8&9	Annual Mileage 0-5000*	10%	Parts 1-8 & 12
Loyalty Credit	1%	All	Hybrid/Electric Vehicle	10%	Parts 1,2,4,5,7,8&9	Annual Mileage 5001-7500*	5%	Parts 1-8 & 12
Account Credit	5% or 10%	All	Student Away at School	10%	Parts 1,2,4,5,7&9	Annual Mileage 0-9999 7500*	5-15%	Parts 1-8 & 12
Arbella Advantage	3.5% or 7%	All	Advanced Driver Training	5%	Parts 1,2,4,5,&7	Annual Mileage 7501-9999*	7%	Parts 1-8 & 12
Driver Simulator	7%	Parts 1,2,4,5,&7	Passive Restraint	25%	Parts 2,3,6, & 12	Anti Theft/Vehicle Recovery	5-36%	Part 9
Marketing Partners	5%	All	Multi-Vehicle	2%	Parts 1,2,4,5,7,8&9	Continuous Coverage	10%	Parts 1,2,4&5
			Paid In Full	3%	All	Low Frequency	10%	Parts 1,2,4&5

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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.

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

Countersigned By: _____