



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Personal Vehicle Sharing Exclusion

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

ADVISORY NOTICE TO POLICYHOLDERS

IMPORTANT CHANGES TO YOUR PERSONAL AUTOMOBILE COVERAGE

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR COVERAGE SELECTIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

COVERAGE CHANGES TO YOUR POLICY

We are making the following change to your Arbella Personal Automobile renewal policy. Please take a few moments to carefully review this information.

Your policy now includes the **Personal Vehicle Sharing Exclusion (10AR 1288)** which changes the coverage provided by your policy as follows:

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

TITLE	FORM NO.
Accident Forgiveness	10AR 1273 (Ed. 11-13)
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	200 M-0047-S (Ed. 01-89)
Arbella Customer Care Package Endorsement	10AR 1259 (Ed. 04-11)
Auto Loan/Lease GAP Endorsement	10AR 1287 (Ed. 11-13)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	150M M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	510S M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	150B M-0049-S (Ed. 01-77)
\$100 Glass Deductible	50 MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	102 M-0002-S (Ed. 01-77)
Massachusetts Mandatory Endorsement	645 M-0099-S (Ed. 04-12)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Operator Exclusion Form	M-0106-S (Ed. 01-01)
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation Other	MPY-0028-S (Ed. 01-89)
Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Personal Property Package Endorsement	10AR 1268 (Ed. 05-10)
Personal Vehicle Sharing Exclusion	10AR 1288 (Ed. 06-14)
Pet Lover's Endorsement	10AR 1267 (Ed. 05-10)
Snowplow Endorsement	10AR 1278 (Ed. 10-11)
Stated Amount Coverage	576 MPY-0027-S (Ed. 01-83)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-05)
Transportation of Fellow Employees, Students or Others	101 M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular	31 M-0051-S (Ed. 01-06)
Use Waiver of Deductible Endorsement	213 MPY-0016-S (Ed. 01-83)

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