

Disappearing Deductible Rewards Plus

For an additional premium the following coverages are provided. The provisions of the policy apply unless modified by the endorsement.

I. Disappearing Deductible Rewards

As outlined in this coverage, **you** will earn **Deductible Rewards** which reduce the Part 7, Collision or Part 8, Limited Collision deductible shown on the Coverage Selection Page.

Definitions

- a. **Deductible Rewards** are dollar value credits which may be used as outlined in this endorsement to reduce **your** Part 7, Collision or Part 8, Limited Collision deductible. **Deductible Rewards** are not redeemable or applicable for any other purpose.
- b. **Reward Eligible Year** means the immediate prior 12 month policy term in which no at-fault accidents occurred, caused by any listed operator and covered by this policy under Part 7, Collision.

Earning Deductible Rewards

- a. Beginning at the first renewal after purchasing this endorsement, **you** will earn \$100 in **Deductible Rewards** for each **Reward Eligible Year**.
- b. The maximum **Deductible Rewards** **you** may earn is \$500.
- c. If **Deductible Rewards** are used or lost, **you** must complete a **Reward Eligible Year** before **you** may earn additional **Deductible Rewards**.
- d. The amount of **Deductible Rewards** available will be reflected on **your** most recent Coverage Selections Page.

Using Deductible Rewards

- a. Available **Deductible Rewards** will be used to reduce the deductible amount **you** owe as a result of a Part 7, Collision or Part, 8 Limited Collision loss.
- b. **Deductible Rewards** will be used in the order in which deductibles are assessed until the available dollar value is reduced to \$0.
- c. **Deductible Rewards** will only be used if the covered loss amount exceeds the Part 7, Collision or Part, 8 Limited Collision deductible shown on **your** Coverage Selections Page.

Upon deletion of this endorsement or cancelation of this policy, any unused **Deductible Rewards** will be lost.

II. Rental Vehicle Loss of Income Coverage

Optional Insurance Part 7. Collision, Part 8. Limited Collision, and Part 9. Comprehensive are amended to add:

If **you** or a **household member** listed on **your** policy are responsible for a covered loss to a rented vehicle, we will pay for resulting expenses or loss of income of the rented vehicle. This is provided that a written contract or agreement holds **you** or a **household member** responsible for loss of income, and the vehicle was rented or hired without a driver.

While the damaged vehicle is under repair or being replaced, we will pay for loss of income that would be earned if the vehicle had not been damaged. We will not pay for normal business expenses.

The most we will pay under this coverage is \$35 per day up to a maximum payment of \$500.

III. Air Bag Coverage

General Provisions and Exclusions, number 9 is amended to include:

The accidental discharge of an airbag will not be considered mechanical failure.

IV. Bail Bonds

Optional Insurance, Part 5, Optional Bodily Injury to Others, the paragraph beginning "We will also pay up to \$250 for the cost of bail bonds" is amended to read:

We will also pay up to \$500 for the cost of bail bonds required as a result of an accident covered under this part including bail bonds for traffic law violations related to the accident.

V. Seat Belt Death Benefit

We will pay a \$5000 death benefit for **you** and any **household member** whose death is a direct result of a covered loss to **your auto** if they were properly restrained by a seat belt at the time of loss.

†RULE 38-D. DISAPPEARING DEDUCTIBLE REWARDS PLUS

The following additional coverage is provided:

- A. Disappearing Deductible Rewards - Earn Deductible Rewards which reduce the Part 7, Collision or Part 8, Limited Collision deductible. Starting at \$0, earn \$100 in Deductible Rewards per year up to a maximum of \$500.

By exception, policies with similar coverage that are part of a Qualified Book Roll may start at a Deductible Rewards value greater than \$0 based on their prior policy period.

Upon deletion or cancellation of this endorsement, any unused Deductible Rewards will be lost.

- B. Rental Vehicle Loss of Income Coverage - Optional Insurance Part 7, Collision or Part 8, Limited Collision, and Part 9, Comprehensive are required. This coverage will pay up to \$35 a day, to a maximum \$500 for loss of income of a rented vehicle while it is being repaired or replaced.
- C. Air Bag Coverage - We will pay to repair or replace an accidentally discharged air bag.
- D. Bail Bonds - Part 5, Optional Bodily Injury to Others is required. We will pay up to \$500 for bail bonds required as a result of an accident including traffic law violations related to the accident.
- E. Seat Belt Death Benefit - We will pay a \$5000 death benefit for the insured and any household member who was properly wearing a seatbelt.

This endorsement will not apply to vehicles classified as antiques.

Refer to endorsement for full coverage description and requirements.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge. Use form number 10AR 1292.

RULE 39. MOTOR HOMES/CAMPER BODIES**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pickup and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Massachusetts Safe Driver Insurance Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value, refer to Rate Page R-10 to determine the symbol group using symbol ranges. For Symbol 65 and above use the Symbol 65 rate.
3. Calculating Stated Amount Premiums
 - a. Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - b. Limited Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Multiply the result by the limited collision deductible factor displayed in the rate pages. Divide the results by the appropriate Stated Amount Divisor shown on the Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - c. Comprehensive
Determine the Premium using the Rate for Comprehensive on the Rate pages in the appropriate Risk Factor ID, territory for all classes. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

Rates reflect per vehicle charge.

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

Rates reflect per vehicle charge.

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement	\$100 per Disablement	
Private Passenger and Motorcycle:	\$8	\$16	

Rates Reflect per vehicle charge.

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

POOR PAYMENT HISTORY FACTOR (RULE 48)
Apply a factor of 1.05. Per policy charge.

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85

Rates reflect per vehicle charge.

PET LOVER'S (RULE 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30 per vehicle charge.

† DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium
Rates reflect per vehicle charge.	

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
Rates reflect per vehicle charge.							

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement	\$100 per Disablement	
Private Passenger and Motorcycle:	\$8	\$16	
Rates Reflect per vehicle charge.			

ACCIDENT FORGIVENESS (RULE 35)
 \$45 per policy charge.

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 Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
 Refer to Rule 47. Per vehicle charge.

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85
Rates reflect per vehicle charge.		

PET LOVER'S (RULE 38-A)
 \$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
 \$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
 \$30 per vehicle charge.

† DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
 \$35 per policy charge.

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SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

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Rule No.

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The following additional coverage is provided:

- A. Disappearing Deductible Rewards - Earn Deductible Rewards which reduce the Part 7, Collision or Part 8, Limited Collision deductible. Starting at \$0, earn \$100 in Deductible Rewards per year up to a maximum of \$500.
- By exception, policies with similar coverage that are part of a Qualified Book Roll may start at a Deductible Rewards value greater than \$0 based on their prior policy period.
- Upon deletion or cancellation of this endorsement, any unused Deductible Rewards will be lost.
- B. Rental Vehicle Loss of Income Coverage - Optional Insurance Part 7, Collision or Part 8, Limited Collision, and Part 9, Comprehensive are required. This coverage will pay up to \$35 a day, to a maximum \$500 for loss of income of a rented vehicle while it is being repaired or replaced.
- C. Air Bag Coverage - We will pay to repair or replace an accidentally discharged air bag.
- D. Bail Bonds - Part 5, Optional Bodily Injury to Others is required. We will pay up to \$500 for bail bonds required as a result of an accident including traffic law violations related to the accident.
- E. Seat Belt Death Benefit - We will pay a \$5000 death benefit for the insured and any household member who was properly wearing a seatbelt.

This endorsement will not apply to vehicles classified as antiques.

Refer to endorsement for full coverage description and requirements.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge. Use form number 10AR 1292.

RULE 39. MOTOR HOMES/CAMPER BODIES**A. Motor Homes**

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Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

† denotes change

Effective 9/1/15

RULE 40. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Massachusetts Safe Driver Insurance Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value, refer to Rate Page R-10 to determine the symbol group using symbol ranges. For Symbol 65 and above use the Symbol 65 rate.
3. Calculating Stated Amount Premiums
 - a. Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - b. Limited Collision
Determine the Premium using the Rate for Collision on the Rate pages in the appropriate Risk Factor ID, territory and class. Multiply the result by the limited collision deductible factor displayed in the rate pages. Divide the results by the appropriate Stated Amount Divisor shown on the Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.
 - c. Comprehensive
Determine the Premium using the Rate for Comprehensive on the Rate pages in the appropriate Risk Factor ID, territory for all classes. Divide the result by the appropriate stated amount divisor shown on Miscellaneous Rate Page R-10 to obtain the stated amount rate. Apply this stated amount rate to each \$100 of the appraised valuation to determine the base premium. Apply all other rating factors, discounts and Safe Driver Insurance Plan percentages in accordance with Rule 11.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

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FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium
Rates reflect per vehicle charge.	

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%
Rates reflect per vehicle charge.							

TOWING AND LABOR (RULE 33)			
Private Passenger and Motorcycle:	\$50 per Disablement \$8	\$100 per Disablement \$16	
Rates Reflect per vehicle charge.			

ACCIDENT FORGIVENESS (RULE 35)
\$45 per policy charge.

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation. Rates reflect per vehicle charge.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47. Per vehicle charge.

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85.
Rates reflect per vehicle charge.		

PET LOVER'S (RULE 38 38-A)
\$20 per policy charge.

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 59 38-B)
\$25 per policy charge.

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 60 38-C)
\$30 per vehicle charge.

‡ DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35 per policy charge.

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 Apply a factor of 1.05. [Per policy charge.](#)

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Coverage	\$2500 limit	\$5000 limit
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Rates reflect per vehicle charge.		

PET LOVER'S (RULE ~~38~~ [38-A](#))
 \$20 [per policy charge.](#)

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE ~~59~~ [38-B](#))
 \$25 [per policy charge.](#)

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE ~~60~~ [38-C](#))
 \$30 [per vehicle charge.](#)

‡ [DISAPPEARING DEDUCTIBLE REWARDS PLUS \(RULE 38-D\)](#)
 \$35 [per policy charge.](#)

Disappearing Deductible Rewards Plus

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As outlined in this coverage, **you** will earn **Deductible Rewards** which reduce the Part 7, Collision or Part 8, Limited Collision deductible shown on the Coverage Selection Page.

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Earning Deductible Rewards

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While the damaged vehicle is under repair or being replaced, we will pay for loss of income that would be earned if the vehicle had not been damaged. We will not pay for normal business expenses.

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III. Air Bag Coverage

General Provisions and Exclusions, number 9 is amended to include:

The accidental discharge of an airbag will not be considered mechanical failure.

IV. Bail Bonds

Optional Insurance, Part 5, Optional Bodily Injury to Others, the paragraph beginning "We will also pay up to \$250 for the cost of bail bonds" is amended to read:

We will also pay up to \$500 for the cost of bail bonds required as a result of an accident covered under this part including bail bonds for traffic law violations related to the accident.

V. Seat Belt Death Benefit

We will pay a \$5000 death benefit for **you** and any **household member** whose death is a direct result of a covered loss to **your auto** if they were properly restrained by a seat belt at the time of loss.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

TOWING AND LABOR (RULE 33)			
Private Passenger and Motorcycle:		\$50 per Disablement \$8	\$100 per Disablement \$16

ACCIDENT FORGIVENESS (RULE 35)	
	\$45

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)	
	Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)	
	Refer to Rule 47

POOR PAYMENT HISTORY FACTOR (RULE 48)	
	Apply a factor of 1.05

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85

PET LOVER'S (RULE 38-A)	
	\$20

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)	
	\$25

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)	
	\$30

† DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)	
	\$35

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%

TOWING AND LABOR (RULE 33)			
Private Passenger and Motorcycle:	\$50 per Disablement	\$8	\$100 per Disablement
			\$16

ACCIDENT FORGIVENESS (RULE 35)
\$45

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85.

PET LOVER'S (RULE 38-A)
\$20

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 38-B)
\$25

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 38-C)
\$30

† DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35

RULE 38-D. DISAPPEARING DEDUCTIBLE REWARDS PLUS

The following additional coverage is provided:

- A. Disappearing Deductible Rewards - Earn Deductible Rewards which reduce the Part 7, Collision or Part 8, Limited Collision deductible. Starting at \$0, earn \$100 in Deductible Rewards per year up to a maximum of \$500.

By exception, policies with similar coverage that are part of a Qualified Book Roll may start at a Deductible Rewards value greater than \$0 based on their prior policy period.

Upon deletion or cancellation of this endorsement, any unused Deductible Rewards will be lost.

- B. Rental Vehicle Loss of Income Coverage - Optional Insurance Part 7, Collision or Part 8, Limited Collision, and Part 9, Comprehensive are required. This coverage will pay up to \$35 a day, to a maximum \$500 for loss of income of a rented vehicle while it is being repaired or replaced.
- C. Air Bag Coverage - We will pay to repair or replace an accidentally discharged air bag.
- D. Bail Bonds - Part 5, Optional Bodily Injury to Others is required. We will pay up to \$500 for bail bonds required as a result of an accident including traffic law violations related to the accident.
- E. Seat Belt Death Benefit - We will pay a \$5000 death benefit for the insured and any household member who was properly wearing a seatbelt.

This endorsement will not apply to vehicles classified as antiques.

Refer to endorsement for full coverage description and requirements.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge. Use form number 10AR 1292.

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pickup and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Refer to Rule 11 for additional Premium Calculation steps and Rule 19 for applicable Discounts.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

TOWING AND LABOR (RULE 33)			
Private Passenger and Motorcycle:	\$50 per Disablement	\$100 per Disablement	
	\$8	\$16	

ACCIDENT FORGIVENESS (RULE 35)	
	\$45

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)	
	Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)	
	Refer to Rule 47

POOR PAYMENT HISTORY FACTOR (RULE 48)	
	Apply a factor of 1.05

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85

PET LOVER'S (RULE 38 38-A)	
	\$20

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 59 38-B)	
	\$25

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 69 38-C)	
	\$30

‡ DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)	
	\$35

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%

TOWING AND LABOR (RULE 33)		
Private Passenger and Motorcycle:	\$50 per Disablement \$8	\$100 per Disablement \$16

ACCIDENT FORGIVENESS (RULE 35)
\$45

EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)
Apply a rate of \$4 to each \$100 of valuation.

CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)
Refer to Rule 47

SNOWPLOW ENDORSEMENT (RULE 36)		
Coverage	\$2500 limit	\$5000 limit
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85.

PET LOVER'S (RULE 38 38-A)
\$20

PERSONAL PROPERTY PACKAGE ENDORSEMENT (RULE 59 38-B)
\$25

AUTO LOAN/LEASE GAP ENDORSEMENT (RULE 60 38-C)
\$30

<u>‡</u> DISAPPEARING DEDUCTIBLE REWARDS PLUS (RULE 38-D)
\$35