

# 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:

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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+household members	\$	\$	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household 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>		\$	\$

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% or 10%	All
Arbella Advantage	3% - 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	3%	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: \_\_\_\_\_

ARBELLA MUTUAL INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Miscellaneous Rating Factors - Risk Factor IDs 1-751**

<b>DEDUCTIBLES (RULE 16)</b>			
			\$100**
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>Glass</u>
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	\$15/Day	\$30/Day	\$45/Day	\$100/Day
	<u>\$450 Maximum</u>	<u>\$900 Maximum</u>	<u>\$1,350 Maximum</u>	<u>\$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
<b>DISCOUNTS (RULE 19)</b>				
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12			
	7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9			
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Account Credit	For policies effective prior to 07/01/16			
	10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through United Property & Casualty Insurance Company)			
	5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA)			
	For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.			
	For policies effective 07/01/16 and later.			
	A.) If original new business effective date prior to 11/01/14:			
	10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO 6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company)			
	5% all coverages (With an active HO3, HO4,HO5 or HO 6 Homeowners policy written with a carrier that does not write auto business in MA)			
	B.) If original new business effective date of 11/01/14 and later:			
	10% all coverages (With an active additional personal lines HO3, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company)			
	5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO3, HO4, HO5 or HO 6 policy written with a carrier that does not write auto business in MA)			
	For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.			
Loyalty	1% all coverages			
Arbella Advantage	For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages			
	For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5, and 7			
Good Student	5% Parts 1,2,4,5,7 & 9			
Military Away	10% Parts 1,2,4,5,7& 9			
Marketing Partners	6% All Coverages			
Paid In Full Discount	3% All Coverages			
Multi -Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9			

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Deductibles:						
Collision:	Not Available	.12**	1.00	.68	.53	Not Applicable
Limited Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Comprehensive:	Not Available	.01**	1.00	.54	.48	0.86
Including Fire, Theft and Combined Additional Coverages						
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Max	\$30/Day \$900 Max	\$45/Day \$1350 Max	\$100/Day \$3000 Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car:				
Individual/Spouse	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Arbella Advantage	For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages			
	For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			

# 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:

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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>		\$

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% or 10%	All
Arbella Advantage	<del>3-5% or 7%</del> 3% - 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	3%	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: \_\_\_\_\_

ARBELLA MUTUAL INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Miscellaneous Rating Factors - Risk Factor IDs 1-751**

<b>DEDUCTIBLES (RULE 16)</b>			
	\$1,000*	\$2,000*	\$100** Glass
Deductibles:			
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346
<b>DISCOUNTS (RULE 19)</b>				
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint:	25% Parts 2, 3, 6 and 12			
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9			
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Account Credit	For policies effective prior to 07/01/16 10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents. For policies effective 07/01/16 and later. A.) If original new business effective date prior to 11/01/14: 10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO 6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO3, HO4,HO5 or HO 6 Homeowners policy written with a carrier that does not write auto business in MA) B.) If original new business effective date of 11/01/14 and later: 10% all coverages (With an active additional personal lines HO3, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO3, HO4, HO5 or HO 6 policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.			
Loyalty	1% all coverages			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5, and 7			
Good Student	5% Parts 1,2,4,5,7 & 9			
Military Away	10% Parts 1,2,4,5,7& 9			
Marketing Partners	6% All Coverages			
Paid In Full Discount	3% All Coverages			
Multi -Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9			

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Deductibles:	Not Available	.12**	1.00	.68	.53	Not Applicable
Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Limited Collision:	Not Available	.01**	1.00	.54	.48	0.86
Comprehensive:	Including Fire, Theft and Combined Additional Coverages					
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Max	\$30/Day \$900 Max	\$45/Day \$1350 Max	\$100/Day \$3000 Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car:				
Individual/Spouse	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 3% - fourth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			



# 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:

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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+household members	\$	\$	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household 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>		\$	\$

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.

**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% or 10%	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	3%	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: \_\_\_\_\_

ARBELLA MUTUAL INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

**Miscellaneous Rating Factors - Risk Factor IDs 1-751**

**DEDUCTIBLES (RULE 16)**

	\$1,000*	\$2,000*	\$100** Glass
Deductibles:			
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium			\$300 Deductible - \$10
**Applies to otherwise determined premium			\$500 Deductible - \$13
Collision Waiver of Deductible Charges:			\$1,000 Deductible - \$16 \$2,000 Deductible - \$25

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS (RULE 19)**

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9
Advanced Driver Training	5% Parts 1,2,4,5 and 7
Account Credit	For policies effective prior to 07/01/16 10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents. For policies effective 07/01/16 and later: A.) If original new business effective date prior to 11/01/14: 10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO 6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO3, HO4,HO5 or HO 6 Homeowners policy written with a carrier that does not write auto business in MA) B.) If original new business effective date of 11/01/14 and later: 10% all coverages (With an active additional personal lines HO3, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO3, HO4, HO5 or HO 6 policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.
Loyalty	1% all coverages
Arbella Advantage	For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 4% - fourth renewal; 2% - fifth renewal; all coverages
Driver Simulator	7% Parts 1, 2, 4, 5, and 7
Good Student	5% Parts 1,2,4,5,7 & 9
Military Away	10% Parts 1,2,4,5,7& 9
Marketing Partners	6% All Coverages
Paid In Full Discount	3% All Coverages
Multi-Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
Deductibles:	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Collision:	Not Available	.12**	1.00	.68	.53	Not Applicable
Limited Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Comprehensive:	Not Available	.01**	1.00	.54	.48	0.86
Including Fire, Theft and Combined Additional Coverages						
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Max	\$30/Day \$900 Max	\$45/Day \$1350 Max	\$100/Day \$3000 Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car:				
Individual/Spouse	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Arbella Advantage	For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages			
	For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 4% - fourth renewal; 2% - fifth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			

# 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+household members	\$	\$	\$	per person	<input type="checkbox"/> yourself <input type="checkbox"/> yourself+household 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>			\$	\$

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% or 10%	All
Arbella Advantage	<del>3-5% or 7%</del> 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	3%	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: \_\_\_\_\_

**Miscellaneous Rating Factors - Risk Factor IDs 1-751**

**DEDUCTIBLES (RULE 16)**

	\$1,000*	\$2,000*	\$100** Glass
Deductibles:			
Collision:	0.63	0.48	Not Applicable
Limited Collision:	0.54	0.32	Not Applicable
Comprehensive:	0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

**SUBSTITUTE TRANSPORTATION (RULE 17)**

	\$15/Day \$450 Maximum	\$30/Day \$900 Maximum	\$45/Day \$1,350 Maximum	\$100/Day \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

**DISCOUNTS (RULE 19)**

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Annual Mileage:	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12
Student Away at School	10% Parts 1, 2, 4, 5, 7, and 9
Hybrid/Electric Vehicle	10% Parts 1, 2, 4, 5, 7, 8 and 9
Advanced Driver Training	5% Parts 1,2,4,5 and 7
Account Credit	For policies effective prior to 07/01/16 10% all coverages (With an active additional personal lines policy insured with one of the companies within the Arbella Insurance Group; or have an active Homeowners written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active Homeowners policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents. For policies effective 07/01/16 and later: A.) If original new business effective date prior to 11/01/14: 10% all coverages (With an active additional personal lines HO3, HO4, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO4, HO5 or HO 6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO3, HO4,HO5 or HO 6 Homeowners policy written with a carrier that does not write auto business in MA) B.) If original new business effective date of 11/01/14 and later: 10% all coverages (With an active additional personal lines HO3, HO6, Dwelling Fire or Umbrella policy insured with one of the companies within the Arbella Insurance Group; or have an active HO3, HO5 or HO6 policy written through the MA FAIR Plan or through United Property & Casualty Insurance Company) 5% all coverages (With an active HO4 policy insured with one of the companies within the Arbella Insurance Group; or an active HO3, HO4, HO5 or HO 6 policy written with a carrier that does not write auto business in MA) For the purposes of this discount, the inexperienced children of Arbella insureds receiving the Account Credit may also receive the account credit on their policies while residing with their parents.
Loyalty	1% all coverages
Arbella Advantage	<del>7% - new business; 3.5% - first renewal; all coverages</del> For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 4% - fourth renewal; 2% - fifth renewal; all coverages
Driver Simulator	7% Parts 1, 2, 4, 5, and 7
Good Student	5% Parts 1,2,4,5,7 & 9
Military Away	10% Parts 1,2,4,5,7& 9
Marketing Partners	6% All Coverages
Paid In Full Discount	3% All Coverages
Multi-Vehicle Policy	2% Parts 1,2,4,5,7, 8 and 9

Miscellaneous Rating Factors – Risk Factor IDs 752-1002

DEDUCTIBLES (RULE 16)						
	\$0	\$300	\$500	\$1,000**	\$2,000**	\$100*** Glass
Deductibles:	Not Available	.12**	1.00	.68	.53	Not Applicable
Collision:	\$29 *	\$16*	1.00	.68	.53	Not Applicable
Limited Collision:	Not Available	.01**	1.00	.54	.48	0.86
Comprehensive:	Including Fire, Theft and Combined Additional Coverages					
* Flat charge added to \$500 Deductible rate						
**Charges based on \$500 Deductible Premium						
***Applies to otherwise determined premium						
Collision Waiver of Deductible Charges:						
	\$300 Deductible - \$25					
	\$500 Deductible - \$36					
	\$1,000 Deductible - \$48					
	\$2,000 Deductible - \$75					

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day \$450 Max	\$30/Day \$900 Max	\$45/Day \$1350 Max	\$100/Day \$3000 Max
Private Passenger	\$50	\$150	\$185	\$335
Motorcycle	\$45	\$90	\$167	\$346
DISCOUNTS (RULE 19)				
Multi Car:				
Individual/Spouse	5% Parts 1, 2, 4, 5, 7, 8 and 9			
Annual Mileage	0-7,500 miles - 10% Parts 1-8 and 12 7,501-9,999 miles - 5% Parts 1-8 and 12			
Passive Restraint	Discount is built into base rate			
Advanced Driver Training	5% Parts 1,2,4,5 and 7			
Arbella Advantage	7% - new business; 3.5% - first renewal; all coverages For new business policies effective prior to 07/01/2017, 7% - new business; 3.5% - first renewal; all coverages For new business policies effective 07/01/2017 and later, 12% - new business; 10% - first renewal; 8% second renewal; 6% - third renewal; 4% - fourth renewal; 2% - fifth renewal; all coverages			
Driver Simulator	7% Parts 1, 2, 4, 5 and 7			
Marketing Partners	6% all coverages			
Continuous Coverage	10% Parts 1, 2, 4 and 5			
Low Frequency	10% Parts 1, 2, 4 and 5			