

Connections DriveSmart Advantage - Massachusetts

For an increased premium, coverage is changed to that as shown below.

Ultimate Towing and Labor

The provisions and exclusions applicable to Part 11 are modified as follows:

- 1) We agree to pay towing and labor costs incurred each time your keys are:
 - a. lost,
 - b. broken, or
 - c. accidentally locked in **your auto**,
- 2) The amount we pay for towing costs will be:
 - a. the reasonable cost of towing when **your auto** is towed to the nearest repair facility, or
 - b. the selected coverage limits as shown on your Coverage Selections page will apply and is the most we will pay, when **your auto** is towed beyond the nearest repair facility.

All other provisions of Part 11 apply.

Ultimate Rental

The provisions and exclusions applicable to Part 10 are modified as follows.

When Substitute Transportation coverage applies to **your auto** we will reimburse you for expenses you incur to rent a substitute auto up to the selected daily coverage limits for a period of time which is reasonable for having **your auto** repaired or replaced, if you choose to allow Citizens to:

- 1) Make your rental car arrangements with a provider of our choice; and
- 2) Repair the damage to **your auto** at a repair shop approved by us.

The covered rental period will:

- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and
- 2) End when **your auto** is repaired and available for your use or we pay for its loss.

The total payment for this coverage shall not exceed \$3,000.

All other provisions of Part 10 apply.

Second Chance Accident Forgiveness

We will not charge for the first accident on this policy provided the following conditions are met:

- 1) The accident occurred after this endorsement was added to your policy;

- 2) There are no other accidents forgiven for any driver on the policy within the prior 36 months; and
- 3) The endorsement is on your policy.

Only one accident per policy can be forgiven during any 36 month time frame.

Once an accident is forgiven, all additional accidents occurring within the 36 month time frame will be surcharged.

New Car Replacement Guard

This coverage applies if:

- 1) Part 7, Collision, or
- 2) Part 8, Limited Collision, and/or
- 3) Part 9, Comprehensive coverage applies to **your auto**.

If **your auto** is stolen, this coverage applies only if Part 9, Comprehensive Coverage applies to **your auto**.

The provisions of this endorsement apply only to **your auto** that has an odometer reading of less than 150 miles on the date of purchase by you. The coverage provided for each such auto will apply:

- 1) until one year from the date of purchase of each such auto by you, or
- 2) to an odometer reading of 15,000 miles,

whichever comes first.

ELIGIBILITY

The following types of vehicles are ineligible for this coverage:

- 1) Vans (other than passenger mini-vans), pickups, or any vehicle designed for off-road use.
- 2) Motor homes, motorcycles or recreational vehicles.
- 3) Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

DEFINITIONS

The following definition is added to this policy:

Replacement cost means the cost, at the time of loss, of a new auto of the same make, model and equipment as the one which had been declared a total loss by us without any deduction for depreciation.

Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9)

Parts 7, 8, and 9 are amended as follows:

If an auto to which this endorsement applies:

- a. is declared a total loss by us; and
- b. the loss is payable under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9); and
- c. you have purchased the coverage under which the loss is payable, then the Limit of Liability will be the following:

LIMIT OF LIABILITY

Our limit of liability for loss will be the **Replacement cost** of **your auto** which has been declared a total loss by us.

We reserve the right to replace **your auto** with a new auto of the same make, model and equipment or to pay the **Replacement cost**.

The term "actual cash value" under Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) is replaced by **Replacement cost**.

EXCLUSIONS

The following exclusions are added to the policy:

There is no coverage under this endorsement for **your auto**:

1. For any **auto** not owned by **you**.
2. If more than one year has passed since the date of purchase on the bill of sale for **your auto** or if **your auto** has an odometer reading of 15,000 miles or more.

CONDITIONS

We will pay for "customized equipment" only as it is described in the policy or policy endorsements.

All of the provisions of the policy apply, unless modified by this endorsement.

Deductible Dividends

We will reduce your Part 7 or 8 deductible amount for **your auto**:

1. By \$100 upon addition of this endorsement to your policy; and
2. By \$100 at renewal for each one year policy term you are free of accidents that can be surcharged.

The maximum amount of deductible reduction at any time on your policy is \$500 and the minimum deductible applicable to Part 7 or 8 is \$100.

Once we have paid a chargeable loss your full deductible amount, as shown on your Coverage Selections page, will:

- a) again be in effect, and
- b) a new reduction period will begin,
- c) there will be no deductible reduction carried forward.

Educator's Advantage

The following paragraph is added under Part 9.

If this coverage has a deductible, it is reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police.

This applies when either **you** or **your** spouse is employed by an educational institution. This may include but is not limited to a public school district or college. This also includes support personnel such as food workers and custodial staff.

Pet Injury

We will pay first-party claims, up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying **your auto** and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

Connections DriveSmart - Massachusetts

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Ultimate Towing and Labor

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- 1) We agree to pay towing and labor costs incurred each time your keys are:
 - a. lost,
 - b. broken, or
 - c. accidentally locked in **your auto**,

- 2) The amount we pay for towing costs will be:
 - a. the reasonable cost of towing when **your auto** is towed to the nearest repair facility, or
 - b. the selected coverage limits as shown on your Coverage Selections page will apply and is the most we will pay, when **your auto** is towed beyond the nearest repair facility.

All other provisions of Part 11 apply.

Ultimate Rental

The provisions and exclusions applicable to Part 10 are modified as follows.

When Substitute Transportation coverage applies to **your auto** we will reimburse you for expenses you incur to rent a substitute auto up to the selected daily coverage limits for a period of time which is reasonable for having **your auto** repaired or replaced, if you choose to allow Citizens to:

- 1) Make your rental car arrangements with a provider of our choice; and
- 2) Repair the damage to **your auto** at a repair shop approved by us.

The covered rental period will:

- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and
- 2) End when **your auto** is repaired and available for your use or we pay for its loss.

The total payment for this coverage shall not exceed \$3,000.

All other provisions of Part 10 apply.

Second Chance Accident Forgiveness

We will not charge for the first accident on this policy provided the following conditions are met:

- 1) The accident occurred after this endorsement was added to your policy;

- 2) There are no other accidents forgiven for any driver on the policy within the prior 36 months;
and
- 3) The endorsement is on your policy.

Only one accident per policy can be forgiven during any 36 month time frame.

Once an accident is forgiven, all additional accidents occurring within the 36 month time frame will be surcharged.

Educator's Advantage

The following paragraph is added under Part 9.

If this coverage has a deductible, it is reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police.

This applies when either **you** or **your** spouse is employed by an educational institution. This may include but is not limited to a public school district or college. This also includes support personnel such as food workers and custodial staff.

Pet Injury

We will pay first-party claims, up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying **your auto** and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

SERFF Tracking Number: *HNVR-125824360* *State:* *Massachusetts*
Filing Company: *Citizens Insurance Company of America* *State Tracking Number:* *117095*
Company Tracking Number: *PA-MA-08551-06*
TOI: *19.1/21.4 Private Passenger Auto* *Sub-TOI:* *21.1000 PPA Physical Damage Only*
Product Name: *Connections Auto*
Project Name/Number: *Connections DriveSmart and DriveSmart Advantage Revision/PA-MA-08551-06*

Rate Information

Rate data does NOT apply to filing.

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 Filing Company: *Citizens Insurance Company of America* State Tracking Number: *117095*
 Company Tracking Number: *PA-MA-08551-06*
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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Connections Drivesmart and Drivesmart Advantage Endorsements	Rule 48	Replacement	PA-MA-07529-06R Rule 48 - Cnnx DriveSmart and DS Advantage.pdf
	Endorsement Index	B1	Replacement	PA-MA-07529-06R Endorsement Index.pdf

RULE 48. CONNECTIONS DRIVESMART AND CONNECTIONS DRIVESMART ADVANTAGE ENDORSEMENTS

For an increased premium, endorsements are available to provide additional coverage features and extensions. These include:

Additional Coverage Features and Extensions	Endorsement	
	DriveSmart	DriveSmart Advantage
Ultimate Towing and Labor	X	X
Ultimate Rental	X	X
Second Chance Accident Forgiveness	X	X
Educators Advantage	X	X
Pet Injury	X	X
New Car Replacement Guard		X
Deductible Dividends		X

Ultimate Towing and Labor – This extends towing and labor coverage to apply when keys are lost, broken, or accidentally locked in the vehicle. In addition, we will pay the reasonable cost of towing when the vehicle is towed to the nearest repair facility following a covered accident regardless of the limit shown in the Coverage Selections Page.

Ultimate Rental – We will reimburse for expenses to rent a substitute auto if the policyholder chooses to allow the Company to make rental car arrangements with a provider of our choice and repair the damage at a repair shop approved by us. The total payment for this coverage shall not exceed \$3,000.

Second Chance Accident Forgiveness – We will not charge for the first accident on the policy provided the accident occurred after this endorsement has been added to the policy and there are no other accidents forgiven for any driver on the policy within the prior 36 months. Only one accident per policy can be forgiven during any 36 month timeframe. Once an accident is forgiven, all additional accidents occurring within the 36 month timeframe will be surcharged.

New Car Replacement Guard – This coverage applies if Part 7 (Collision) or Part 8 (Limited Collision) and/or Part 9 (Comprehensive) applies to your auto. If your auto is stolen, this coverage applies only if Part 9 applies. To qualify, your auto must have an odometer reading of less than 150 miles on the date of purchase. The coverage for each such auto will apply until one year from the date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model, and equipment or pay the replacement cost.

Deductible Dividends – We will apply a \$100 credit to your auto's Part 7 (Collision) or Part 8 (Limited Collision) deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free of accidents that can be surcharged. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible application to Parts 7 or 8 is \$100.

Educators Advantage – If the policyholder or spouse is employed by an educational institution, the Part 9 (Comprehensive) deductible will be reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police. This coverage will also apply to support personnel at an educational institution such as food workers and custodial staff.

Pet Injury - We will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying your auto and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

Connections DriveSmart coverage is available by adding endorsement 231-2643. Connections DriveSmart Advantage coverage is available by adding endorsement 231-2644. Refer to Section R (Sheet 11-15.3 – Connections DriveSmart Factors) for the applicable factors and rates.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

**PRIVATE PASSENGER ENDORSEMENTS
INDEX**

<u>TITLE</u>	<u>FORM NUMBER</u>
Antique Auto	M-0047-S (Ed. 01-89)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
\$100 Glass Deductible	MPY-0039-S (Ed. 01-89)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Stated Amount Coverage	231-2654 (Ed. 04-08)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-05)
Waiver of Deductible Endorsement	MPY-0016-S (Ed. 01-83)
Connections DriveSmart	231-2643 (Ed. 12-08)
Connections DriveSmart Advantage	231-2644 (Ed. 12-08)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)

Explanatory Memorandum

With this filing, we propose to expand coverages provided in our Connections DriveSmart and Connections Drive Smart Advantage endorsements to include pet injury coverage. There is no rate change associated with this coverage addition.

Connections DriveSmart - Massachusetts

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 - a. the reasonable cost of towing when **your auto** is towed to the nearest repair facility, or
 - b. the selected coverage limits as shown on your Coverage Selections page will apply and is the most we will pay, when **your auto** is towed beyond the nearest repair facility.

All other provisions of Part 11 apply.

Ultimate Rental

The provisions and exclusions applicable to Part 10 are modified as follows.

When Substitute Transportation coverage applies to **your auto** we will reimburse you for expenses you incur to rent a substitute auto up to the selected daily coverage limits for a period of time which is reasonable for having **your auto** repaired or replaced, if you choose to allow Citizens to:

- 1) Make your rental car arrangements with a provider of our choice; and
- 2) Repair the damage to **your auto** at a repair shop approved by us.

The covered rental period will:

- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and
- 2) End when **your auto** is repaired and available for your use or we pay for its loss.

The total payment for this coverage shall not exceed \$3,000.

All other provisions of Part 10 apply.

Second Chance Accident Forgiveness

We will not charge for the first accident on this policy provided the following conditions are met:

- 1) The accident occurred after this endorsement was added to your policy;

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- 2) There are no other accidents forgiven for any driver on the policy within the prior 36 months;
and
- 3) The endorsement is on your policy.

Only one accident per policy can be forgiven during any 36 month time frame.

Once an accident is forgiven, all additional accidents occurring within the 36 month time frame will be surcharged.

Educator's Advantage

The following paragraph is added under Part 9.

If this coverage has a deductible, it is reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police.

This applies when either **you** or **your** spouse is employed by an educational institution. This may include but is not limited to a public school district or college. This also includes support personnel such as food workers and custodial staff.

Pet Injury

We will pay first-party claims, up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying **your auto** and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

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Connections DriveSmart Advantage - Massachusetts

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- 2) The amount we pay for towing costs will be:
 - a. the reasonable cost of towing when **your auto** is towed to the nearest repair facility, or
 - b. the selected coverage limits as shown on your Coverage Selections page will apply and is the most we will pay, when **your auto** is towed beyond the nearest repair facility.

All other provisions of Part 11 apply.

Ultimate Rental

The provisions and exclusions applicable to Part 10 are modified as follows.

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- 1) Make your rental car arrangements with a provider of our choice; and
- 2) Repair the damage to **your auto** at a repair shop approved by us.

The covered rental period will:

- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and
- 2) End when **your auto** is repaired and available for your use or we pay for its loss.

The total payment for this coverage shall not exceed \$3,000.

All other provisions of Part 10 apply.

Second Chance Accident Forgiveness

We will not charge for the first accident on this policy provided the following conditions are met:

- 1) The ~~accident occurred after this endorsement was added to your policy;~~

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- 2) There are no other accidents forgiven for any driver on the policy within the prior 36 months; and
- 3) The endorsement is on your policy.

Only one accident per policy can be forgiven during any 36 month time frame.

Once an accident is forgiven, all additional accidents occurring within the 36 month time frame will be surcharged.

New Car Replacement Guard

This coverage applies if:

- 1) Part 7, Collision, or
- 2) Part 8, Limited Collision, and/or
- 3) Part 9, Comprehensive coverage applies to **your auto**.

If **your auto** is stolen, this coverage applies only if Part 9, Comprehensive Coverage applies to **your auto**.

The provisions of this endorsement apply only to **your auto** that has an odometer reading of less than 150 miles on the date of purchase by you. The coverage provided for each such auto will apply:

- 1) until one year from the date of purchase of each such auto by you, or
- 2) to an odometer reading of 15,000 miles,

whichever comes first.

ELIGIBILITY

The following types of vehicles are ineligible for this coverage:

- 1) Vans (other than passenger mini-vans), pickups, or any vehicle designed for off-road use.
- 2) Motor homes, motorcycles or recreational vehicles.
- 3) Any vehicle on the restricted vehicle list and/or valued in excess of \$150,000.

DEFINITIONS

The following definition is added to this policy:

Replacement cost means the cost, at the time of loss, of a new auto of the same make, model and equipment as the one which had been declared a total loss by us without any deduction for depreciation.

Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9)

Parts 7, 8, and 9 are amended as follows:

If an auto to which this endorsement applies:

- a. is declared a total loss by us; and
- b. the loss is payable under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9); and
- c. you have purchased the coverage under which the loss is payable, then the Limit of Liability will be the following:

LIMIT OF LIABILITY

Our limit of liability for loss will be the **Replacement cost of your auto** which has been declared a total loss by us.

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We reserve the right to replace **your auto** with a new auto of the same make, model and equipment or to pay the **Replacement cost**.

The term "actual cash value" under Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) is replaced by **Replacement cost**.

EXCLUSIONS

The following exclusions are added to the policy:

There is no coverage under this endorsement for **your auto**:

1. For any **auto** not owned by **you**.
2. If more than one year has passed since the date of purchase on the bill of sale for **your auto** or if **your auto** has an odometer reading of 15,000 miles or more.

CONDITIONS

We will pay for "customized equipment" only as it is described in the policy or policy endorsements.

All of the provisions of the policy apply, unless modified by this endorsement.

Deductible Dividends

We will reduce your Part 7 or 8 deductible amount for **your auto**:

1. By \$100 upon addition of this endorsement to your policy; and
2. By \$100 at renewal for each one year policy term you are free of accidents that can be surcharged.

The maximum amount of deductible reduction at any time on your policy is \$500 and the minimum deductible applicable to Part 7 or 8 is \$100.

Once we have paid a chargeable loss your full deductible amount, as shown on your Coverage Selections page, will:

- a) again be in effect, and
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Educator's Advantage

The following paragraph is added under Part 9.

If this coverage has a deductible, it is reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police.

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Pet Injury

We will pay first-party claims, up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying **your auto** and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

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**PRIVATE PASSENGER ENDORSEMENTS
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\$100 Glass Deductible	MPY-0039-S (Ed. 01-89)	
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Operator Exclusion Form	M-0106-S (Ed. 04-08)	
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)	
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Additional Coverage Features and Extensions	Endorsement	
	DriveSmart	DriveSmart Advantage
Ultimate Towing and Labor	X	X
Ultimate Rental	X	X
Second Chance Accident Forgiveness	X	X
Educators Advantage	X	X
Pet Injury	X	X
New Car Replacement Guard		X
Deductible Dividends		X

Ultimate Towing and Labor – This extends towing and labor coverage to apply when keys are lost, broken, or accidentally locked in the vehicle. In addition, we will pay the reasonable cost of towing when the vehicle is towed to the nearest repair facility following a covered accident regardless of the limit shown in the Coverage Selections Page.

Ultimate Rental – We will reimburse for expenses to rent a substitute auto if the policyholder chooses to allow the Company to make rental car arrangements with a provider of our choice and repair the damage at a repair shop approved by us. The total payment for this coverage shall not exceed \$3,000.

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New Car Replacement Guard – This coverage applies if Part 7 (Collision) or Part 8 (Limited Collision) and/or Part 9 (Comprehensive) applies to your auto. If your auto is stolen, this coverage applies only if Part 9 applies. To qualify, your auto must have an odometer reading of less than 150 miles on the date of purchase. The coverage for each such auto will apply until one year from the date of purchase or to an odometer reading of 15,000 miles, whichever comes first. If your auto is declared a total loss by us, we will replace it with a new auto of the same make, model, and equipment or pay the replacement cost.

Deductible Dividends – We will apply a \$100 credit to your auto's Part 7 (Collision) or Part 8 (Limited Collision) deductible amount upon addition of this endorsement and \$100 at renewal for each one year policy term you are free of accidents that can be surcharged. The maximum amount of deductible reduction that will apply at any time is \$500 and the minimum deductible application to Parts 7 or 8 is \$100.

Educators Advantage – If the policyholder or spouse is employed by an educational institution, the Part 9 (Comprehensive) deductible will be reduced to \$25 for a covered loss which results from malicious mischief or vandalism. This loss must occur on school property and be reported to police. This coverage will also apply to support personnel at an educational institution such as food workers and custodial staff.

Pet Injury - We will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat that is owned by you or any household member, while occupying your auto and involved in a covered Collision (Part 7) or Limited Collision (Part 8) loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Collision (Part 7) or Limited Collision (Part 8) loss. No deductible applies.

Connections DriveSmart coverage is available by adding endorsement 231-2643. Connections DriveSmart Advantage coverage is available by adding endorsement 231-2644. Refer to Section R (Sheet 11-15.3 – Connections DriveSmart Factors) for the applicable factors and rates.