

Connections DriveSmart - Massachusetts

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

Ultimate Towing and Labor

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

- 1) We agree to pay up to \$100 to replace:
 - a. lost keys, or
 - b. broken keys.

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- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and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.

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 Advantage - Massachusetts

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

Ultimate Towing and Labor

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

- 1) We agree to pay up to \$100 to replace:
 - a. lost keys, or
 - b. broken keys.

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 500 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:

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.

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.

Trip Interruption Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

When **you** or any **household member** are more than 100 miles away from your home and **your auto** is damaged to the extent it can not be safely driven as the result of a collision or comprehensive loss, we will pay up to a maximum of \$1000 for reasonable and necessary expenses for:

- a. Food and lodging;
- b. Travel expense to get you home or to the intended destination; and
- c. Cost to return **your auto** to your home or place of garaging, except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto.

The most we will pay is up to \$1000 for a, b, and c combined.

Conditions of this coverage:

- **You** or any **household member** must be with **your auto** at the time of loss.
- We will need paid receipts to verify your expenses were reasonable and necessary.

No deductible will apply to Trip Interruption Coverage.

Rental Car Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

With respect to this coverage, the following definitions apply:

Rented Auto means a private passenger type motor vehicle, designed for public roads, rented to **you** or a **household member**. A **rented auto** does not include high value vehicles exceeding \$150,000 such as but not limited to a Bentley, Bugatti, Ferrari, or Rolls Royce.

Rental Company means a commercial car rental agency that is licensed under the state law and whose primary business is renting private passenger vehicles. A rental company does not include a moving van rental company.

When Collision or Limited Collision and Comprehensive Coverage applies to at least one of **your auto(s)**, the policy is amended by adding the following:

In the event of a Collision, Limited Collision, or Comprehensive loss to a **rented auto** that is rented by **you** or a **household member** from a **rental company** on a temporary basis, we will pay for:

- a) loss of use,
- b) diminished value, and
- c) reasonable fees

that **you** or a **household member** is legally obligated to pay resulting from any damage to the **rented auto** regardless of fault.

No deductible will apply for loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

This coverage will reimburse **you** for the cost of reinstalling a factory installed air bag in **your auto** if it deploys when not caused by a Collision, Limited Collision or Comprehensive loss.

Conditions

- Any coverage we provide shall be excess over any other insurance or warranty contract providing payments for this covered loss.

No deductible applies to Accidental Airbag Deployment coverage.

Additional Funeral Expense Benefit

We will pay \$10,000 for **you** or any **household member** for funeral expenses arising from an auto accident involving **your auto** provided that **you** or the **household member** who was fatally injured was wearing a seat belt at the time of the accident.

With respect to this coverage, the following definition is added:

Seat Belt means

- a. manual or automatic safety belts;
- b. Seat and shoulder restraints; or
- c. Child restraint device.

Home Care Services

This is additional coverage provided under **Part 2 – Personal Injury Protection**.

With respect to this coverage, the following definition is added:

Essential Services means those services performed by **you** without payment or income that include the care and maintenance of **your** household, such as, but not limited to:

- a) lawn mowing,
- b) snow removal,
- c) housekeeping,
- d) food preparing, and
- e) transporting services.

Coverage Agreement

We will pay **you** for essential services that **you** are unable to perform as a result of being injured in an accident while driving or **occupying your auto**.

We will also pay **you** while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if **you** are struck by an auto which does not have Massachusetts Compulsory Insurance.

We will pay **you** up to \$2,500 per auto accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident. This is the most we will pay per accident regardless of the number of:

- 1) Claims made;
- 2) Vehicles or premiums shown in the Coverage Selections Page; or
- 3) Vehicles involved in the accident.

No one will be entitled to receive duplicate payments for **essential services** for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

Conditions

This coverage does not apply:

- 1) To anyone except **you** as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than **your auto** as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that **you** are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if **you**, the injured person dies.

All other terms and conditions of this policy apply.

CONNECTIONS TOTAL HOUSEHOLD REWARDS

This endorsement is a part of your policy. It is effective on the date when both your (1) Personal Auto Policy and (2) Home, Tenant or Condominium Policy are insured with us or one of our companies.

The coverage provided is deemed terminated effective on the date when either your (1) Personal Auto Policy or (2) Home, Tenant or Condominium Policy is no longer insured by us or one of our companies.

Account Single Loss Deductible

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates at the time a single loss incident affects both policies, we will waive the lower of the two deductibles if the amount of the loss to the policy with the higher deductible exceeds the deductible amount.

Fire Extinguisher Recharge or Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered by this policy at the residence premises. If the fire extinguisher cannot be recharged, we will replace it with one of the same or similar size and specifications. No deductible applies to this coverage.

Child Passenger Restraint System Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay up to \$300 for expenses incurred to replace a child passenger restraint system, if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following costs and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs to purchase the replacement property:

- 1) Title search fees;
- 2) Appraisal fees; and
- 3) Application fees.

b. Additional Monthly Mortgage Expense

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence the

mortgage for which payment is being made remains in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" when used in this Mortgage Extra Expense Coverage, means a covered loss to your dwelling for which we have paid or agreed to pay an amount equal to the total limit of liability shown on the Declarations Page for Coverage A - Dwelling.

No deductible applies to this coverage.

All other policy provisions apply.

RENTAL COVERAGE UPGRADE ENDORSEMENT - Massachusetts

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium the following coverage is added:

When **you** use our preferred rental provider, we agree to pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to your daily rental limit.

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

This coverage only applies when **Part 10 – Substitute Transportation** is purchased at a daily limit of \$45 or higher and there is a covered loss. Coverage must be purchased prior to the date of loss to **your auto**.

All other terms and conditions of this policy apply.

MISCELLANEOUS TYPE VEHICLE ENDORSEMENT - Massachusetts

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium, the following coverage is added.

With respect to this coverage, the Definition of **auto** is amended to include an all terrain vehicle, dune buggy, golf cart, or snowmobile.

These **auto** types are further defined as follows:

Golf Cart – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicle – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggy – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

All other terms and conditions of this policy apply.

ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

If a premium is shown on the Coverage Selections Page, the coverage provided by **Part 11 – Towing and Labor** is replaced by the following:

With respect to this coverage, the following definition is added:

Roadside Assistance Provider means our contracted vendor that will provide the roadside assistance to your disabled auto.

Coverage Agreement

In the event **your auto** becomes disabled, our **Roadside Assistance Provider** will provide towing service to the nearest repair facility or to a location of your choice from the location of disablement. This service is subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit, we will reimburse the necessary extra towing costs to the nearest repair facility.

In addition the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

The coverage limit is up to \$150 per disablement.

When our **Roadside Assistance Provider** service is not used for the tow, the coverage limit is up to \$100 per disablement. The request to be reimbursed must be submitted within 90 days of the disablement and a printed itemized receipt showing the:

- a) name,
- b) address,
- c) telephone number of the towing service, and
- d) the cause of disablement,

must be included.

Conditions

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Your auto as defined in the policy does not include a motor home.

All other terms and conditions of this policy apply.

Policyholder Notice for Massachusetts Customers

Roadside Assistance replacing Towing and Labor

The Hanover Insurance Company ("The Hanover") is pleased to introduce an optional new coverage called "Roadside Assistance". Roadside Assistance provides coverage when your covered auto becomes disabled and you need emergency roadside services such as a battery charge, tire change, fuel delivery, lockout service, or towing service. The Roadside Assistance Program is administered by Cross Country Motor Club, Inc. ("Cross Country"). Cross Country is a leader in providing Emergency Roadside Services through its network of 35,000 service providers in the Continental US and Canada and is available 24 hours a day, seven days a week.

Roadside Assistance replaces the current towing and labor coverage option offered by The Hanover. Policyholders who currently have the Towing and Labor Coverage Option, (at \$25, \$50, or \$100 coverage limits), will have their coverage replaced with the Roadside Assistance Coverage at renewal. The Roadside Assistance coverage offers a limit of \$150 per disablement, when emergency roadside services are provided by Cross Country. When Cross Country is not used, the coverage limit provided is \$100 per disablement. As a result of this enhanced coverage limit and benefits, policyholders who have Towing and Labor coverage of less than \$100 will see a slight increase in premium.

Other benefits of Roadside Assistance include a 1-800 number to obtain emergency roadside services, no up front out of pocket expenses when using Cross Country (up to the coverage limit), and reimbursement for the difference when a tow provided through Cross Country to the nearest repair facility exceeds the coverage limit.

Policyholders will receive a Roadside Assistance card for each vehicle that currently has Towing and Labor coverage in their renewal mailing. These policyholders are encouraged to read the Roadside Assistance Endorsement form included with the renewal. The endorsement explains the provisions of the Roadside Assistance Coverage.

Policyholders that have questions should contact their Agent.

IMPORTANT NOTICE TO POLICYHOLDERS – MASSACHUSETTS

This disclosure notice does not provide coverage nor does this notice replace any provision of your policy. You should read your policy and review your Coverage Selections Page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

If your expiring policy included either of the following forms, we have amended the coverage provided by your policy.

Drive Smart (231-2643)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which may be purchased separately at an annual cost of \$16 per vehicle.

Drive Smart Advantage (231-2644)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard (*initial odometer reading requirement is being revised from <150 miles to <500 miles*), Deductible Dividends, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which may be purchased separately at an annual cost of \$16 per vehicle. New coverages are being added for Trip Interruption, Rental Car Coverage, Accidental Airbag Deployment, Additional Funeral Expense Benefit, and Home Care Services. These new coverages are briefly described as follows:

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your auto to your home or principal place of garaging (except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto)

when you or any household member are more than 100 miles from your home and your auto is damaged to the extent it cannot be safely driven.

You or any household member must be with your auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of a Collision, Limited Collision, or Comprehensive loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

that you or a household member are legally obligated to pay as a result of damage to the rented auto regardless of fault. No deductible applies to loss of use, diminished value, and reasonable fees. This coverage only applies if at least one vehicle on your policy has Collision or Limited Collision, and Comprehensive coverage.

Accidental Airbag Deployment - We will reimburse you for the cost of reinstalling a factory installed air bag in your auto if it deploys when not caused by a Collision, Limited Collision, or Comprehensive loss. There is no deductible associated with this coverage.

Additional Funeral Expense Benefit - We will pay \$10,000 for you and any household member for funeral expenses arising from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services

We will pay you up to a maximum of \$2,500 per auto accident for reasonable essential services expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the auto accident. This is the most we will pay per accident regardless of the number of claims made, vehicles or premiums shown in the Coverage Selections Page, or vehicles involved in the accident. This is in addition to any coverage provided under Part 2 – Personal Injury Protection. As used in the endorsement, “essential services” means those services performed by you without payment or income that include that care and maintenance of your household, such as but not limited to lawn mowing, snow removal, transportation services, housekeeping and food preparation.

This coverage does not apply:

- 1) To anyone except you as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than your auto as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that you are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if you, the injured person dies.

No one will be entitled to receive duplicate payments for essential services for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

If you have any questions regarding these changes, please contact your Hanover agent.

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
08/01/2010 New and Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures	2
5	Residence and Location.....	3
6	Out-of-State Garaging	3
7	Reserved for Future Use.....	3
8	Changes	3
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws	4
11	Premium Calculation Rule.....	4
12	Whole Dollar Premium Rule.....	4
13	Installment Payment of Premiums	5
14	Deposit Premium Rule	5
15	Employers Subject to Massachusetts Workers Compensation Act	5
16	Deductibles - Parts 7, 8 and 9.....	5
17	Substitute Transportation	5
18	Termination of Insurance	5
19	Discounts.....	7
20	Model Year Rating.....	11
21	Reserved for Future Use.....	11
22	Stated Amount Symbols.....	12
23	High-Theft Vehicles	12
24	Extra-Risk Rating (Collision and Comprehensive).....	13
25	Vehicle Series Rating	13
26	Reserved for Future Use.....	13

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	14
28	Private Passenger Classifications.....	14
29	Underwriting Plan	17
30	Personal Injury Protection - Deductible Form	17
31	Reserved for Future Use.....	17
32	Pick-Ups, Vans, and Similar Type Vehicles.....	18
33	Towing and Labor Cost	18
34	Trailers Designed for Use With Private Passenger Motor Vehicles	18
35-38	Reserved for Future Use.....	18

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies.....	19
40	Antique Motor Cars	19
41	Rental Coverage Upgrade.....	17
42	Roadside Assistance Coverage.....	17
43	Miscellaneous Type Vehicles.....	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage	20
48	DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49	Connections Total Household Rewards.....	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53	Reserved for Future Use.....	21
-------	------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	22
55	Pre-Insurance Inspection Program	28
56	Merit Rating Plan	29
57	Reserved for Future Use	31
58	Registry of Motor Vehicles Procedures.....	31

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
Approved Public Transit Systems	RS-1
High Theft Vehicle Section.....	HT-1

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX
August 1, 2010

<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. 06-10)
Connections DriveSmart Advantage	231-2644 (Ed. 06-10)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
Roadside Assistance Coverage Endorsement	231-5878 (Ed. 06-10)
Rental Coverage Upgrade Endorsement	231-5791 (Ed. 06-10)
Connections Total Household Rewards	231-5952 (Ed. 06-10)
Miscellaneous Type Vehicle Endorsement	231-5792 (Ed. 06-10)

Rule 22. STATED AMOUNT SYMBOLS

Stated Amount Symbols are used to rate stated amount vehicles, conversion vehicles and Antique autos, Classic cars, and miscellaneous vehicles as outlined in Section R (Sheet 12– Rates for Miscellaneous Type Vehicles).

- A. Stated amount vehicles are vehicles requiring Physical Damage coverage that:
1. Do not appear on the Symbol list (see Rule 25 – Vehicle Series Rating)
 2. Are limited production, classic, or collectible vehicles
 3. Are private passenger automobiles having more than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle).

Stated amount vehicles are rated with Stated Amount Symbol Factors for Comprehensive, Collision, Limited Collision and Loan/Lease Payoff coverages.

The stated amount value for stated amount vehicles may not exceed \$350,000.

- B. Conversion vehicles are pick-up trucks, vans, or utility vehicles requiring Physical Damage coverage that have:
1. More than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle)
 2. Conversion packages

Conversion vehicles are rated with Stated Amount Symbol Factors for Comprehensive, Collision, Limited Collision and Loan/Lease Payoff coverages.

- C. Miscellaneous vehicles are those as defined in Rule 43. Miscellaneous vehicles are rated with Symbol 66 for Liability coverages and Stated Amount Symbol Factors with a model year factor of 1.00 for Comprehensive and Collision.

D.

Physical Damage coverage on stated amount vehicles, conversion vans, and miscellaneous vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner
4. The stated amount value specified by the insured, reduced by the salvage value if retained by the owner.

Endorsement 231-2654 titled Stated Amount Coverage must be issued with the policy.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company will charge an extra-risk rate.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the Company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

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 Rule 22 – Stated Amount Symbols for rating factors.

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. Non-symbolled pick-ups will be rated using stated amount

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS

Any motor vehicle registered as an antique or if not registered is over twenty-five (25) 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. These vehicles will be rated using stated amount.

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

RULE 41. RENTAL COVERAGE UPGRADE ENDORSEMENT

This endorsement can only be attached to policies for which a vehicle is insured for at least \$45 per day under Part 10-Substitute Transportation. This endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous Vehicle Endorsement.

The rental coverage upgrade endorsement will provide coverage for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation as to the daily rental coverage purchased under Substitute Transportation. Coverage will not exceed \$3,000 for any one accident. The endorsement must be purchased prior to the date of loss for coverage to apply.

The Rental Coverage Upgrade endorsement is available by adding endorsement 231-5791. Refer to Section R for the applicable rates and factors.

RULE 42. ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$100 per disablement. Coverage under Roadside Assistance is not available for motor homes or trailers or vehicles added using the Miscellaneous Vehicle Endorsement.

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

The above Roadside Assistance coverage is enhanced, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing and Labor provides coverage if your keys are lost or broken.

Refer to Section R for the applicable rates and factors.

RULE 43. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

In order for coverage to apply to the miscellaneous type vehicles, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's, and Snowmobiles is limited to \$5000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Golf Carts and Dune Buggies when these vehicles are licensed/registered for use on public roads. Golf Carts and Dune Buggies that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

Refer to Section R for the applicable rates and factors.

RULE 44. RESERVED FOR FUTURE USE

RULE 45. AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.

to Section R (Sheet 13 – Annual Base Rates) for limits and factors.

This coverage is not available for trailers.

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
Pet Injury	X	X
New Car Replacement Guard		X
Deductible Dividends		X
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Additional Funeral Expense Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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.

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.

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Additional Funeral Expense Benefit- We will pay \$10,000 for you or any household member for funeral expenses arising from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

b. Additional Monthly Mortgage Expense.

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 50 - 53. RESERVED FOR FUTURE USE

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile^{1/}
 Effective August 1, 2010 NB & Ren**

Connections DriveSmart Factors

	Level	BI/OBI	PD	PIP/MED	UM/UIM BI	Comp	Limited Coll	Comp & Coll Loan Lease
Connections Drivesmart	Driver	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Connections Drivesmart Advantage	Driver	1.12	1.12	1.12	1.12	1.12	1.12	1.12

^{1/} Excludes data for motorcycles and miscellaneous vehicle types.

The State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective August 1, 2010 NB & Ren

Other Discounts and Factors

Other Discounts & Surcharges								
	Level	BI/OBI	PD	PIP	MED	UM/UIM BI	Comp	Coll
Extra Risk Rate - High-Theft	Vehicle	1.00	1.00	1.00	1.00	1.00	1.50	1.00
Public Transit Discount	Vehicle	1.00	0.90	1.00	1.00	1.00	1.00	0.90

Vehicle Type Surcharge								
	Level	BI/OBI	PD	PIP	MED	UM/UIM BI	Comp	Coll
Private Passenger Auto	Vehicle	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Antique	Vehicle	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Recreational Trailer	Vehicle	1.00	1.00	1.00	1.00	1.00	0.70	0.70
Trailer	Vehicle	1.00	1.00	1.00	1.00	1.00	0.20	0.20
Motor Homes	Vehicle	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Snowmobile	Vehicle	1.00	1.00		2.00		1.00	0.70
Golf Cart	Vehicle	0.50	0.50	1.00	1.00		0.50	0.50
All Terrain Vehicle	Vehicle	1.00	1.00		2.00		1.00	1.00
Classic	Vehicle	1.00	1.00	1.00	1.00		1.00	1.00
Dune Buggy	Vehicle	1.00	1.00	1.00	1.00		1.50	1.50

1/ Excludes data for motorcycles and other miscellaneous vehicle types

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective August 1, 2010 NB & Ren

Rates for Miscellaneous Type Vehicles

	Level	(future use)	BI	Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
Private Passenger Auto	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Antique	Vehicle		0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Recreational Trailer	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.70	0.70	0.70	1.00	1.00	1.00	1.00
Utility Trailer	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.20	0.20	0.20	1.00	1.00	1.00	1.00
Motor Homes	Vehicle		0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.00	1.00	1.00	1.00
Snowmobile	Vehicle		1.00	1.00	1.00		2.00			1.00	0.70	0.70				
Golf Cart	Vehicle		0.50	0.50	0.50	1.00	1.00			0.50	0.50	0.50				
All Terrain Vehicle	Vehicle		1.00	1.00	1.00		2.00			1.00	1.00	1.00				
Classic	Vehicle		1.00	1.00	1.00	1.00	1.00			1.00	1.00	1.00	1.00	1.00		
Dune Buggy	Vehicle		1.00	1.00	1.00	1.00	1.00			1.50	1.50	1.50				

STATED AMOUNT SYMBOLS			Comp Sym Factor	Coll Sym Factor	Limited Coll Sym Factor	Comp. & Coll Loan Lease
Value of Vehicle Range *						
0	10,000		1.66	1.25	1.25	1.25
1	1,000		0.17	0.13	0.13	0.13
1,001	2,000		0.33	0.25	0.25	0.25
2,001	3,000		0.50	0.38	0.38	0.38
3,001	4,000		0.66	0.50	0.50	0.50
4,001	5,000		0.83	0.63	0.63	0.63
5,001	6,000		1.00	0.75	0.75	0.75
6,001	7,000		1.16	0.88	0.88	0.88
7,001	8,000		1.33	1.00	1.00	1.00
8,001	9,000		1.49	1.13	1.13	1.13
9,001	10,000		1.66	1.25	1.25	1.25
10,001	13,750		2.54	1.30	1.30	1.30
13,751	16,250		3.21	1.50	1.50	1.50
16,251	20,000		3.91	1.69	1.69	1.69
20,001	25,000		4.42	1.89	1.89	1.89
25,001	30,000		4.65	2.08	2.08	2.08
30,001	40,000		5.39	2.28	2.28	2.28
40,001	50,000		6.05	2.47	2.47	2.47
50,001	60,000		6.70	2.67	2.67	2.67
60,001	70,000		7.35	2.87	2.87	2.87
70,001	80,000		8.00	3.06	3.06	3.06
80,001	90,000		8.65	3.26	3.26	3.26
90,001	100,000		9.30	3.45	3.45	3.45
100,001	110,000		9.95	3.65	3.65	3.65
110,001	120,000		10.60	3.84	3.84	3.84
120,001	130,000		11.25	4.04	4.04	4.04
130,001	140,000		11.90	4.24	4.24	4.24
140,001	150,000		12.56	4.43	4.43	4.43
150,001	175,000		13.82	4.60	4.60	4.60
175,001	200,000		15.07	4.86	4.86	4.86
200,001	225,000		16.23	4.92	4.92	4.92
225,001	250,000		17.80	5.02	5.02	5.02
250,001	275,000		19.56	5.25	5.25	5.25
275,001	350,000		19.56	5.88	5.88	5.88

1/ Excludes data for motorcycles and other miscellaneous vehicle types

**The State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile^{1/}
 Effective August 1, 2010 NB & Ren**

Annual Base Rates

Coverage	Base Rate
Bodily Injury	\$225.00
Optional BI	\$225.00
Property Damage	\$323.00
Medical Payment	\$17.00
Personal Injury Protection	\$60.00
Uninsured Bodily Injury	\$9.00
Underinsured Bodily Injury	\$75.00
Comprehensive	\$120.00
Collision	\$364.00
Limited Collision	\$19.00
Substitute Transportation	\$59.00
Towing & Labor	\$8.00
Additional Customized Equipment	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	\$20.00
Upgraded Rental	\$8.00
Roadside Assistance	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Hanover Insurance Group
 Effective August 1, 2010 NB & Ren

Merit Rating Plan

UW Plan Category Range	# Points	BI	Optional BI	PD	PIP	MED Pay	UMBI/UIM BI	COMP	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Lease
1 - 9	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
1 - 9	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
1 - 9	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
1 - 9	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
1 - 9	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
1 - 9	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
1 - 9	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
1 - 9	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
1 - 9	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
1 - 9	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
1 - 9	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
1 - 9	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45
1 - 9	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
1 - 9	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
1 - 9	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
1 - 9	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
1 - 9	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
1 - 9	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
1 - 9	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
1 - 9	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
1 - 9	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24
10 - 12	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
10 - 12	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
10 - 12	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
10 - 12	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
10 - 12	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
10 - 12	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
10 - 12	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
10 - 12	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
10 - 12	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
10 - 12	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
10 - 12	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
10 - 12	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Hanover Insurance Group
Effective August 1, 2010 NB & Ren**

Merit Rating Plan

UW Plan Category Range	# Points	BI	Optional BI	PD	PIP	MED Pay	UMBI/UIM BI	COMP	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Lease
10 - 12	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
10 - 12	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
10 - 12	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
10 - 12	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
10 - 12	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
10 - 12	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
10 - 12	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
10 - 12	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
10 - 12	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24
13 - 15	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
13 - 15	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
13 - 15	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
13 - 15	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
13 - 15	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
13 - 15	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
13 - 15	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
13 - 15	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
13 - 15	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
13 - 15	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
13 - 15	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
13 - 15	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45
13 - 15	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
13 - 15	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
13 - 15	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
13 - 15	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
13 - 15	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
13 - 15	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
13 - 15	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
13 - 15	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
13 - 15	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24

Increase the factor shown for 21 points by 8% incrementally for each point above 21 for all Tiers and Coverages.
 For example: The factor for 22 points = (((21 pt factor * .08) * 1) + 21 pt factor). 23 point factor = (((21 pt factor * .08) * 2) + 21 p

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Hanover Insurance Group
Effective August 1, 2010 NB & Ren**

Merit Rating Plan

DRIVER LEVEL: ATTRIBUTES - CHARGEABLE VIOLATIONS AND ACCIDENTS	Proposed Point Distribution			
	Points - 1st Occurrence	Points - 2nd Occurrence	Points - 3rd+ Occurrence	Retention Months
Alcohol/Drug Convictions: Includes DWI, DUI, open container, illegal possession of liquor/drugs, refusal to take chemical test, etc.	1	4	4	36
Major Violations	4	4	4	36
Major Violations - Criminal	4	4	4	36
Minor Violations	2	2	2	36
Speeding	2	1	1	36
At Fault Accident: Greater than 12 months old	2	3	3	36
At Fault Accident: Less than or equal to 12 months old	3	4	4	36
Foreign Drivers License	0	0	0	36
Unverifiable Driving Record Surcharge	4	4	4	24
Undeclared Operator Surcharge	4	4	4	36
Financial Responsibility Filing	4	4	4	36
Vehicular Homicide	4	4	4	36
Auto Fraud	4	4	4	36
Auto Theft	4	4	4	36
Total Fire or Theft	4	4	4	36
Material Misrepresentation	4	4	4	36

Connections Auto - EXPLANATORY MEMO - MASSACHUSETTS

In an effort to meet our agents needs and improve the competitiveness in the Marketplace we are introducing the following coverage options.

Rental Coverage Upgrade Endorsement

The Rental Coverage Upgrade Endorsement (231-5791 06 10) will pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to the daily limit. This coverage only applies when Part 10 – Substitute Transportation is purchased. Coverage will be provided up to \$3000 in aggregate.

The proposed rate is \$8 per vehicle.

Roadside Assistance Coverage Endorsement

Roadside Assistance Coverage (231-5878 06 10) will apply when a covered auto becomes disabled. Our "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

In addition, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the Battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

In the event that service is not obtained through our "Roadside Assistance Provider" and another commercial towing service is used, reimbursement is allowed up to the coverage limit. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

The coverage limit is up to \$150 per disablement. When you do not use our "Roadside Assistance Provider", the coverage limit is up to \$100 per disablement.

Roadside Assistance coverage will replace the current towing and labor coverage. To this end we have amended the Ultimate Towing and Labor section of the Ultimate Service Endorsement to reflect that coverage up to \$100 is provided for your covered auto each time your keys are lost or broken.

Roadside Assistance will replace towing and labor. Roadside Assistance will adopt the existing \$100 Towing and Labor rate.

Miscellaneous Type Vehicle Endorsement - Massachusetts

In addition to writing private passenger vehicles and motor homes, we are expanding our offering to include coverage for Golf carts, All Terrain Vehicles, Dune Buggies, and Snowmobiles. This coverage can be added using our Miscellaneous Type Vehicle Endorsement (231-5792 06 10). Physical damage coverage for miscellaneous type vehicles will be provided on a stated amount basis. Medical Payments coverage for Golf Carts, All Terrain Vehicles, and Snowmobiles will be limited to no more than \$5000.

Drivesmart Advantage

Drivesmart Advantage (231-2644 1208) currently offers Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard, Deductible Dividends, Pet Injury and Educators Advantage. With this filing, Educators Advantage is being removed from this coverage. This coverage is being enhanced under Drivesmart Advantage (231-2644 06 10) to also include:

Trip Interruption Coverage

We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage

In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Additional Funeral Expense Benefit

We will pay \$10,000 for you or any household member for funeral expenses arising from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services

We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

We are proposing to increase the charge for Drivesmart Advantage to 12% of the policy premium to align with the additional coverage. Due to the low volume of policies with this endorsement, the overall rate effect is negligible.

Drivesmart

Drivesmart (231-2643 1208) currently offers Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, Pet Injury and Educators Advantage. With this filing, Educators Advantage is being removed from Drivesmart with an updated edition date (231-2643 06 10).

Connections Total Household Rewards

When customers have both their auto and home policies with The Hanover Group, Connections Total Household Rewards (231-5952 06 10) is automatically provided and offers an account single loss deductible, child restraint system replacement, fire extinguisher recharge or replacement, and mortgage extra expense coverage.

Account Loss Single Deductible

If both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates at the time a single loss incident affects both policies, we will waive the lower of the two deductibles if the amount of the loss to the policy with the higher deductible exceeds the deductible amount.

Child Restraint System Replacement

This enhancement will cover expenses incurred to replace a child passenger restraint system up to \$300 if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

Fire Extinguisher Recharge or Replacement

This enhancement will cover expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.
- b. Additional Monthly Mortgage Expense.
We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest for the same principal amount, based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

There is no premium charge for this endorsement.

The State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Sample Premiums for Rates Effective June 25, 2010 NB & Ren

Premium Change for New Business Policy # 1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Sturbridge	314	314	0.0%
Newburyport	314	314	0.0%
North Adams	341	341	0.0%
Northampton	360	360	0.0%
Foxborough	360	360	0.0%
Gardner	360	360	0.0%
Pittsfield	373	373	0.0%
Attleborough	379	379	0.0%
Barnstable	379	379	0.0%
Beverly	379	379	0.0%
Gloucester	379	379	0.0%
Marlborough	379	379	0.0%
Leominster	379	379	0.0%
Bridgewater	407	407	0.0%
Westfield	407	407	0.0%
Melrose	407	407	0.0%
Newton	407	407	0.0%
Plymouth	424	424	0.0%
Waltham	424	424	0.0%
Woburn	424	424	0.0%
Fitchburg	424	424	0.0%
Dedham	430	430	0.0%
Haverhill	430	430	0.0%
Framingham	479	479	0.0%
Taunton	479	479	0.0%
Chicopee	479	479	0.0%
Methuen	471	471	0.0%
Peabody	471	471	0.0%
Cambridge	472	472	0.0%
Quincy	523	523	0.0%
Salem	523	523	0.0%
Medford	523	523	0.0%
Somerville	523	523	0.0%
New Bedford	569	569	0.0%
Worcester	569	569	0.0%
Fall River	569	569	0.0%
Randolph	628	628	0.0%
Everett	628	628	0.0%
Malden	628	628	0.0%
Revere	693	693	0.0%
Chelsea	610	610	0.0%
West Roxbury	474	474	0.0%
Rosindale	538	538	0.0%
Jamaica Plain	593	593	0.0%
Hyde Park	560	560	0.0%
Dorchester	671	671	0.0%
Roxbury	731	731	0.0%
Boston Central	491	491	0.0%
Brighton	556	556	0.0%
South Boston	538	538	0.0%
E. Boston/Charlestown	663	663	0.0%
Petersham	290	290	0.0%
Holyoke	548	548	0.0%
Lowell	560	560	0.0%
Springfield	632	632	0.0%
Lynn	657	657	0.0%
Lawrence	563	563	0.0%
Brockton	674	674	0.0%

The State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Sample Premiums for Rates Effective June 25, 2010 NB & Ren

Premium Change for Renewal Policy # 1

<u>City/Town/Subdivision</u>	<u>Average Annual Premium at Current Rates</u>	<u>Average Annual Premium at Filed Rates</u>	<u>% Change</u>
Sturbridge	281	281	0.0%
Newburyport	281	281	0.0%
North Adams	305	305	0.0%
Northampton	323	323	0.0%
Foxborough	323	323	0.0%
Gardner	323	323	0.0%
Pittsfield	334	334	0.0%
Attleborough	339	339	0.0%
Barnstable	339	339	0.0%
Beverly	339	339	0.0%
Gloucester	339	339	0.0%
Marlborough	339	339	0.0%
Leominster	339	339	0.0%
Bridgewater	364	364	0.0%
Westfield	364	364	0.0%
Melrose	364	364	0.0%
Newton	364	364	0.0%
Plymouth	379	379	0.0%
Waltham	379	379	0.0%
Woburn	379	379	0.0%
Fitchburg	379	379	0.0%
Dedham	384	384	0.0%
Haverhill	384	384	0.0%
Framingham	428	428	0.0%
Taunton	428	428	0.0%
Chicopee	428	428	0.0%
Methuen	420	420	0.0%
Peabody	420	420	0.0%
Cambridge	422	422	0.0%
Quincy	467	467	0.0%
Salem	467	467	0.0%
Medford	467	467	0.0%
Somerville	467	467	0.0%
New Bedford	508	508	0.0%
Worcester	508	508	0.0%
Fall River	508	508	0.0%
Randolph	561	561	0.0%
Everett	561	561	0.0%
Malden	561	561	0.0%
Revere	620	620	0.0%
Chelsea	544	544	0.0%
West Roxbury	424	424	0.0%
Rosindale	481	481	0.0%
Jamaica Plain	529	529	0.0%
Hyde Park	501	501	0.0%
Dorchester	600	600	0.0%
Roxbury	652	652	0.0%
Boston Central	438	438	0.0%
Brighton	497	497	0.0%
South Boston	481	481	0.0%
E. Boston/Charlestown	591	591	0.0%
Petersham	259	259	0.0%
Holyoke	489	489	0.0%
Lowell	500	500	0.0%
Springfield	564	564	0.0%
Lynn	587	587	0.0%
Lawrence	503	503	0.0%
Brockton	603	603	0.0%

1/ Excludes data for motorcycles and other miscellaneous vehicle types

Connections DriveSmart - 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.

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 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.

Trip Interruption Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

When **you** or any **household member** are more than 100 miles away from your home and **your auto** is damaged to the extent it can not be safely driven as the result of a collision or comprehensive loss, we will pay up to a maximum of \$1000 for reasonable and necessary expenses for:

- a. Food and lodging;
- b. Travel expense to get you home or to the intended destination; and
- c. Cost to return **your auto** to your home or place of garaging, except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto.

The most we will pay is up to \$1000 for a, b, and c combined.

Conditions of this coverage:

- **You** or any **household member** must be with **your auto** at the time of loss.
- We will need paid receipts to verify your expenses were reasonable and necessary.

No deductible will apply to Trip Interruption Coverage.

Rental Car Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

With respect to this coverage, the following definitions apply:

Rented Auto means a private passenger type motor vehicle, designed for public roads, rented to **you** or a **household member**. A **rented auto** does not include high value vehicles exceeding \$150,000 such as but not limited to a Bentley, Bugatti, Ferrari, or Rolls Royce.

Rental Company means a commercial car rental agency that is licensed under the state law and whose primary business is renting private passenger vehicles. A rental company does not include a moving van rental company.

When Collision or Limited Collision and Comprehensive Coverage applies to at least one of **your auto(s)**, the policy is amended by adding the following:

In the event of a Collision, Limited Collision, or Comprehensive loss to a **rented auto** that is rented by **you** or a **household member** from a **rental company** on a temporary basis, we will pay for:

- a) loss of use,
- b) diminished value, and
- c) reasonable fees

that **you** or a **household member** is legally obligated to pay resulting from any damage to the **rented auto** regardless of fault.

No deductible will apply for loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

This coverage will reimburse **you** for the cost of reinstalling a factory installed air bag in **your auto** if it deploys when not caused by a Collision, Limited Collision or Comprehensive loss.

Conditions

- Any coverage we provide shall be excess over any other insurance or warranty contract providing payments for this covered loss.

No deductible applies to Accidental Airbag Deployment coverage.

Accidental Death Benefit

We will pay \$10,000 for **you** or any **household member** whose death results from an auto accident involving **your auto** provided that **you** or the **household member** who was fatally injured was wearing a seat belt at the time of the accident.

With respect to this coverage, the following definition is added:

Seat Belt means

- a. manual or automatic safety belts;
- b. Seat and shoulder restraints; or
- c. Child restraint device.

Home Care Services

This is additional coverage provided under **Part 2 – Personal Injury Protection**.

With respect to this coverage, the following definition is added:

Essential Services means those services performed by **you** without payment or income that include the care and maintenance of **your** household, such as, but not limited to:

- a) lawn mowing,
- b) snow removal,
- c) housekeeping,
- d) food preparing, and
- e) transporting services.

Coverage Agreement

We will pay **you** for essential services that **you** are unable to perform as a result of being injured in an accident while driving or **occupying your auto**.

We will also pay **you** while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if **you** are struck by an auto which does not have Massachusetts Compulsory Insurance.

We will pay **you** up to \$2,500 per auto accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident. This is the most we will pay per accident regardless of the number of:

- 1) Claims made;

- 2) Vehicles or premiums shown in the Coverage Selections Page; or
- 3) Vehicles involved in the accident.

No one will be entitled to receive duplicate payments for **essential services** for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

Conditions

This coverage does not apply:

- 1) To anyone except **you** as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than **your auto** as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that **you** are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if **you**, the injured person dies.

All other terms and conditions of this policy apply.

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
06/25/2010 New and Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures	2
5	Residence and Location.....	3
6	Out-of-State Garaging	3
7	Reserved for Future Use.....	3
8	Changes	3
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws	4
11	Premium Calculation Rule.....	4
12	Whole Dollar Premium Rule.....	4
13	Installment Payment of Premiums	5
14	Deposit Premium Rule	5
15	Employers Subject to Massachusetts Workers Compensation Act	5
16	Deductibles - Parts 7, 8 and 9.....	5
17	Substitute Transportation	5
18	Termination of Insurance	5
19	Discounts.....	7
20	Model Year Rating.....	11
21	Reserved for Future Use.....	11
22	Stated Amount Symbols.....	12
23	High-Theft Vehicles	12
24	Extra-Risk Rating (Collision and Comprehensive).....	13
25	Vehicle Series Rating	13
26	Reserved for Future Use.....	13

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	14
28	Private Passenger Classifications.....	14
29	Underwriting Plan	17
30	Personal Injury Protection - Deductible Form	17
31	Reserved for Future Use.....	17
32	Pick-Ups, Vans, and Similar Type Vehicles.....	18
33	Towing and Labor Cost	18
34	Trailers Designed for Use With Private Passenger Motor Vehicles	18
35-38	Reserved for Future Use.....	18

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies.....	19
40 Antique Motor Cars	19
41-44 Reserved for Future Use.....	
41 Rental Coverage Upgrade.....	18
42 Roadside Assistance Coverage.....	19
43 Miscellaneous Type Vehicles.....	19
45 Agreed Amount Coverage – Comprehensive.....	19
46 Additional Customized Equipment Coverage (ACE)	19
47 Loan/Lease Gap Coverage.....	20
48 DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49 Connections Total Household Rewards.....	22

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49 50 -53 Reserved for Future Use.....	21
---	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards and Discounts	22
55 Pre-Insurance Inspection Program	28
56 Merit Rating Plan.....	29
57 Reserved for Future Use.....	31
58 Registry of Motor Vehicles Procedures.....	31

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
Approved Public Transit Systems	RS-1
High Theft Vehicle Section.....	HT-1

RATING TERRITORIES SECTION

Rating Territories.....	T-1
-------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

Rule 22. STATED AMOUNT SYMBOLS

Stated Amount Symbols are used to rate stated amount vehicles, ~~and~~ conversion vehicles and Antique autos, Classic cars, and miscellaneous vehicles as outlined in Section R (Sheet 12– Rates for Miscellaneous Type Vehicles).

- A. Stated amount vehicles are vehicles requiring Physical Damage coverage that:
1. Do not appear on the Symbol list (see Rule 25 – Vehicle Series Rating)
 2. Are limited production, classic, or collectible vehicles
 3. Are private passenger automobiles having more than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle).

Stated amount vehicles are rated with Stated Amount Symbol Factors for Comprehensive, Collision, Limited Collision and Loan/Lease Payoff coverages.

The stated amount value for stated amount vehicles may not exceed \$350,000.

- B. Conversion vehicles are pick-up trucks, vans, or utility vehicles requiring Physical Damage coverage that have:
1. More than \$5,000 of custom parts equipment (i.e., equipment, devices, accessories, enhancements, and changes, other than those that are original manufacturer installed, that are permanently installed or attached, and alter the appearance or performance of a vehicle)
 2. Conversion packages

Conversion vehicles are rated with Stated Amount Symbol Factors for Comprehensive, Collision, Limited Collision and Loan/Lease Payoff coverages.

- C. Miscellaneous vehicles are those as defined in Rule 43. Miscellaneous vehicles are rated with Symbol 66 for Liability coverages and Stated Amount Symbol Factors with a model year factor of 1.00 for Comprehensive and Collision.
- D.

Physical Damage coverage on stated amount vehicles, ~~and~~ conversion vans, and miscellaneous vehicles provides coverage up to the lowest of:

1. The actual cash value, reduced by the deductible and the salvage value if retained by the owner
2. The amount necessary to replace the property, reduced by the deductible and the salvage value if retained by the owner
3. The amount necessary to repair the property, reduced by the deductible and the salvage value if retained by the owner
4. The stated amount value specified by the insured, reduced by the salvage value if retained by the owner.

Endorsement 231-2654 titled Stated Amount Coverage must be issued with the policy.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company will charge an extra-risk rate.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the Company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

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 Rule 22 – Stated Amount Symbols for rating factors.

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. Non-symbolled pick-ups will be rated using stated amount

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS

Any motor vehicle registered as an antique or if not registered is over twenty-five (25) 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. These vehicles will be rated using stated amount.

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

RULE 41 - 44. RESERVED FOR FUTURE USE

RULE 41. RENTAL COVERAGE UPGRADE ENDORSEMENT

For an increased premium, the Rental Coverage Upgrade Endorsement will provide for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Substitute Transportation coverage is purchased at the highest limit offered and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

RULE 42. ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$100 per disablement.

The above Roadside Assistance coverage is enhanced, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing and Labor provides coverage if your keys are lost or broken.

Coverage under Roadside Assistance is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

RULE 43. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's, and Snowmobiles is limited to \$5000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Golf Carts and Dune Buggies when these vehicles are licensed/registered for use on public roads. Golf Carts and Dune Buggies that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

RULE 44. RESERVED FOR FUTURE USE

RULE 45. AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 (Stated Amount Symbols) to determine the appraised value symbol group.

This coverage is not available for trailers.

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
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Accidental Death Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Certificate of Guaranteed Renewal - We guarantee not to cancel or non-renew the auto or homeowners policy as long as there is no adverse material change in risk, premiums are paid when due, Hanover continues to offer this endorsement, and the insured continues to insure both auto and home with us.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

b. Additional Monthly Mortgage Expense.

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE-49 50 - 53.

RESERVED FOR FUTURE USE

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX

JANUARY 1, 2009 **June 25, 2010**

<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. 04-09-09)
Connections DriveSmart Advantage	231-2644 (Ed. 04-11-09)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
Roadside Assistance Coverage Endorsement	231-5878 (Ed. 09-09)
Rental Coverage Upgrade Endorsement	231-5791 (Ed. 06-09)
Connections Total Household Rewards	231-2698 (Ed. 06-09)
Miscellaneous Type Vehicle Endorsement	231-5792 (Ed. 06-09)

Massachusetts Private Passenger Motor Vehicle Insurance Certification
of Average Premium Changes Resulting from Proposed Rates for
Policies with Effective Dates on or after April 1, 2010

Citizens Insurance Company of America

Filing Effective Date: June 25, 2010 New Business and Renewal

I certify that the premiums for any rated operator that are generated from the rules, rates, and factors incorporated in the private passenger motor vehicle insurance rate manual as a result of this rate/rule filing will not exceed the residual market premium threshold applicable to policies providing only the basic coverage package when the operator meets the operator criteria described in Division of Insurance Bulletin 2009-13.

I further certify that the premiums for rated operators insured by Citizens Insurance Company of America during the 12 months prior to the effective date of this rate filing will not increase by more than 25% under the rates and rules contained in this filing subject to the coverages and conditions described in Division of Insurance Bulletin 2009-13.

Exhibit *N/A* and/or the checklist attached to this rate filing demonstrates these facts.

Signed this Seventeenth day of March, 2010

A handwritten signature in cursive script, reading "Mark R. Desrochers", written over a horizontal line.

Signature

Mark R. Desrochers, President – Personal Lines
Title (Officer of Company)

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

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 Rule 22 – Stated Amount Symbols for rating factors.

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. Non-symbolled pick-ups will be rated using stated amount

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS

Any motor vehicle registered as an antique or if not registered is over twenty-five (25) 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. These vehicles will be rated using stated amount.

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

RULE 41 - 44. RESERVED FOR FUTURE USE

RULE 41. RENTAL COVERAGE UPGRADE ENDORSEMENT

This endorsement can only be attached to policies for which a vehicle is insured for at least \$45 per day under Part 10-Substitute Transportation. This endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous Vehicle Endorsement.

The rental coverage upgrade endorsement will provide coverage for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation as to the daily rental coverage purchased under Substitute Transportation. Coverage will not exceed \$3,000 for any one accident. The endorsement must be purchased prior to the date of loss for coverage to apply.

The Rental Coverage Upgrade endorsement is available by adding endorsement 231-5791. Refer to Section R for the applicable rates and factors.

RULE 42. ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$100 per disablement. Coverage under Roadside Assistance is not available for motor homes or trailers or vehicles added using the Miscellaneous Vehicle Endorsement.

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

The above Roadside Assistance coverage is enhanced, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing and Labor provides coverage if your keys are lost or broken.

Refer to Section R for the applicable rates and factors.

RULE 43. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

In order for coverage to apply to the miscellaneous type vehicles, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's, and Snowmobiles is limited to \$5000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Golf Carts and Dune Buggies when these vehicles are licensed/registered for use on public roads. Golf Carts and Dune Buggies that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

Refer to Section R for the applicable rates and factors.

RULE 44. RESERVED FOR FUTURE USE

RULE 45. AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

Connections DriveSmart - 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.

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

1) We agree to pay up to \$100 to replace:

- a. lost keys, or
- b. broken keys.

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.

231-2643 (12-08) **(09 09)**

Page 1 of 2

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.

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.

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

1) We agree to pay up to \$100 to replace:

- _____ a. lost keys, or**
- _____ b. broken keys.**

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.

Trip Interruption Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

When **you** or any **household member** are more than 100 miles away from your home and **your auto** is damaged to the extent it can not be safely driven as the result of a collision or comprehensive loss, we will pay up to a maximum of \$1000 for reasonable and necessary expenses for:

- a. Food and lodging;
- b. Travel expense to get you home or to the intended destination; and
- c. Cost to return **your auto** to your home or place of garaging, except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto.

The most we will pay is up to \$1000 for a, b, and c combined.

Conditions of this coverage:

- **You** or any **household member** must be with **your auto** at the time of loss.
- We will need paid receipts to verify your expenses were reasonable and necessary.

No deductible will apply to Trip Interruption Coverage.

Rental Car Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

With respect to this coverage, the following definitions apply:

Rented Auto means a private passenger type motor vehicle, designed for public roads, rented to **you** or a **household member**. A **rented auto** does not include high value vehicles exceeding \$150,000 such as but not limited to a Bentley, Bugatti, Ferrari, or Rolls Royce.

Rental Company means a commercial car rental agency that is licensed under the state law and whose primary business is renting private passenger vehicles. A rental company does not include a moving van rental company.

When Collision or Limited Collision and Comprehensive Coverage applies to at least one of **your auto(s)**, the policy is amended by adding the following:

In the event of a Collision, Limited Collision, or Comprehensive loss to a **rented auto** that is rented by **you** or a **household member** from a **rental company** on a temporary basis, we will pay for:

- a) loss of use,
- b) diminished value, and
- c) reasonable fees

that **you** or a **household member** is legally obligated to pay resulting from any damage to the **rented auto** regardless of fault.

No deductible will apply for loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

This coverage will reimburse **you** for the cost of reinstalling a factory installed air bag in **your auto** if it deploys when not caused by a Collision, Limited Collision or Comprehensive loss.

Conditions

- Any coverage we provide shall be excess over any other insurance or warranty contract providing payments for this covered loss.

No deductible applies to Accidental Airbag Deployment coverage.

Accidental Death Benefit

We will pay \$10,000 for **you** or any **household member** whose death results from an auto accident involving **your auto** provided that **you** or the **household member** who was fatally injured was wearing a seat belt at the time of the accident.

With respect to this coverage, the following definition is added:

Seat Belt means

- a. manual or automatic safety belts;
- b. Seat and shoulder restraints; or
- c. Child restraint device.

Home Care Services

This is additional coverage provided under **Part 2 – Personal Injury Protection**.

With respect to this coverage, the following definition is added:

Essential Services means those services performed by **you** without payment or income that include the care and maintenance of **your** household, such as, but not limited to:

- a) lawn mowing,
- b) snow removal,
- c) housekeeping,
- d) food preparing, and
- e) transporting services.

Coverage Agreement

We will pay **you** for essential services that **you** are unable to perform as a result of being injured in an accident while driving or **occupying your auto**.

We will also pay **you** while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if **you** are struck by an auto which does not have Massachusetts Compulsory Insurance.

We will pay **you** up to \$2,500 per auto accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident. This is the most we will pay per accident regardless of the number of:

- 1) Claims made;
- 2) Vehicles or premiums shown in the Coverage Selections Page; or
- 3) Vehicles involved in the accident.

No one will be entitled to receive duplicate payments for **essential services** for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy;
or
- 3) Personal Injury Protection under Part 2 of this policy.

Conditions

This coverage does not apply:

- 1) To anyone except **you** as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than **your auto** as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that **you** are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if **you**, the injured person dies.

All other terms and conditions of this policy apply.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

**PRIVATE PASSENGER ENDORSEMENTS
INDEX
JANUARY 1, 2009**

<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. 04-09-09)
Connections DriveSmart Advantage	231-2644 (Ed. 04-11-09)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
<u>Roadside Assistance Coverage Endorsement</u>	<u>231-5878 (Ed. 09-09)</u>
<u>Rental Coverage Upgrade Endorsement</u>	<u>231-5791 (Ed. 06-09)</u>
<u>Connections Total Household Rewards</u>	<u>231-5952 (Ed. 06-10)</u>
<u>Miscellaneous Type Vehicle Endorsement</u>	<u>231-5792 (Ed. 06-09)</u>

Loan/Lease Payoff coverage is not allowed on a stated amount vehicle policy (except on conversion vehicles). Refer to Section R (Sheet 13 – Annual Base Rates) for limits and factors.

This coverage is not available for trailers.

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
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Accidental Death Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

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.

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging.
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

b. Additional Monthly Mortgage Expense.

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE-49 50 - 53. RESERVED FOR FUTURE USE

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.~~

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

1) We agree to pay up to \$100 to replace:

- _____ a. lost keys, or**
- _____ b. broken keys.**

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 500 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:

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.

Trip Interruption Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

When **you** or any **household member** are more than 100 miles away from your home and **your auto** is damaged to the extent it can not be safely driven as the result of a collision or comprehensive loss, we will pay up to a maximum of \$1000 for reasonable and necessary expenses for:

- a. Food and lodging;
- b. Travel expense to get you home or to the intended destination; and
- c. Cost to return **your auto** to your home or place of garaging, except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto.

The most we will pay is up to \$1000 for a, b, and c combined.

Conditions of this coverage:

- **You** or any **household member** must be with **your auto** at the time of loss.
- We will need paid receipts to verify your expenses were reasonable and necessary.

No deductible will apply to Trip Interruption Coverage.

Rental Car Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

With respect to this coverage, the following definitions apply:

Rented Auto means a private passenger type motor vehicle, designed for public roads, rented to **you** or a **household member**. A **rented auto** does not include high value vehicles exceeding \$150,000 such as but not limited to a Bentley, Bugatti, Ferrari, or Rolls Royce.

Rental Company means a commercial car rental agency that is licensed under the state law and whose primary business is renting private passenger vehicles. A rental company does not include a moving van rental company.

When Collision or Limited Collision and Comprehensive Coverage applies to at least one of **your auto(s)**, the policy is amended by adding the following:

In the event of a Collision, Limited Collision, or Comprehensive loss to a **rented auto** that is rented by **you** or a **household member** from a **rental company** on a temporary basis, we will pay for:

- a) loss of use,
- b) diminished value, and
- c) reasonable fees

that **you** or a **household member** is legally obligated to pay resulting from any damage to the **rented auto** regardless of fault.

No deductible will apply for loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

This coverage will reimburse **you** for the cost of reinstalling a factory installed air bag in **your auto** if it deploys when not caused by a Collision, Limited Collision or Comprehensive loss.

Conditions

- Any coverage we provide shall be excess over any other insurance or warranty contract providing payments for this covered loss.

No deductible applies to Accidental Airbag Deployment coverage.

Additional Funeral Expense Benefit

We will pay \$10,000 for **you** or any **household member** for funeral expenses arising from an auto accident involving **your auto** provided that **you** or the **household member** who was fatally injured was wearing a seat belt at the time of the accident.

With respect to this coverage, the following definition is added:

Seat Belt means

- a. manual or automatic safety belts;
- b. Seat and shoulder restraints; or
- c. Child restraint device.

Home Care Services

This is additional coverage provided under **Part 2 – Personal Injury Protection**.

With respect to this coverage, the following definition is added:

Essential Services means those services performed by **you** without payment or income that include the care and maintenance of **your** household, such as, but not limited to:

- a) lawn mowing,
- b) snow removal,
- c) housekeeping,
- d) food preparing, and
- e) transporting services.

Coverage Agreement

We will pay **you** for essential services that **you** are unable to perform as a result of being injured in an accident while driving or **occupying your auto**.

We will also pay **you** while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if **you** are struck by an auto which does not have Massachusetts Compulsory Insurance.

We will pay **you** up to \$2,500 per auto accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident. This is the most we will pay per accident regardless of the number of:

- 1) Claims made;
- 2) Vehicles or premiums shown in the Coverage Selections Page; or
- 3) Vehicles involved in the accident.

No one will be entitled to receive duplicate payments for **essential services** for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

Conditions

This coverage does not apply:

- 1) To anyone except **you** as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than **your auto** as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that **you** are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if **you**, the injured person dies.

All other terms and conditions of this policy apply.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX
June 25, 2010

<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. 04-09 06-10)
Connections DriveSmart Advantage	231-2644 (Ed. 04-09 06-10)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
Roadside Assistance Coverage Endorsement	231-5878 (Ed. 06-10)
Rental Coverage Upgrade Endorsement	231-5791 (Ed. 06-10)
Connections Total Household Rewards	231-5952 (Ed. 06-10)
Miscellaneous Type Vehicle Endorsement	231-5792 (Ed. 06-10)

Loan/Lease Payoff coverage is not allowed on a stated amount vehicle policy (except on conversion vehicles). Refer to Section R (Sheet 13 – Annual Base Rates) for limits and factors.

This coverage is not available for trailers.

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
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Additional Funeral Expense Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

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.

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging.
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Additional Funeral Expense Benefit- We will pay \$10,000 for you or any household member for funeral expenses arising from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

b. Additional Monthly Mortgage Expense.

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE-49 50 - 53.

RESERVED FOR FUTURE USE

Connections Auto - EXPLANATORY MEMO - MASSACHUSETTS

In an effort to meet our agents needs and improve the competitiveness in the Marketplace we are introducing the following coverage options.

Rental Coverage Upgrade Endorsement

The Rental Coverage Upgrade Endorsement (231-5791 0609) will pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to the daily limit. This coverage only applies when Part 10 – Substitute Transportation is purchased. Coverage will be provided up to \$3000 in aggregate.

The proposed rate is \$8 per vehicle.

Roadside Assistance Coverage Endorsement

Roadside Assistance Coverage (231-5878 0909) will apply when a covered auto becomes disabled. Our "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

In addition, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the Battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

In the event that service is not obtained through our "Roadside Assistance Provider" and another commercial towing service is used, reimbursement is allowed up to the coverage limit. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

The coverage limit is up to \$150 per disablement. When you do not use our "Roadside Assistance Provider", the coverage limit is up to \$100 per disablement.

Roadside Assistance coverage will replace the current towing and labor coverage. To this end we have amended the Ultimate Towing and Labor section of the Ultimate Service Endorsement to reflect that coverage up to \$100 is provided for your covered auto each time your keys are lost or broken.

Roadside Assistance will replace towing and labor. Roadside Assistance will adopt the existing \$100 Towing and Labor rate.

Miscellaneous Type Vehicle Endorsement - Massachusetts

In addition to writing private passenger vehicles and motor homes, we are expanding our offering to include coverage for Golf carts, All Terrain Vehicles, Dune Buggies, and Snowmobiles. This coverage can be added using our Miscellaneous Type Vehicle Endorsement (231-5792 06 09). Physical damage coverage for miscellaneous type vehicles will be provided on a stated amount basis. Medical Payments coverage for Golf Carts, All Terrain Vehicles, and Snowmobiles will be limited to no more than \$5000.

Drivesmart Advantage

Drivesmart Advantage (231-2644 1208) currently offers Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard, Deductible Dividends, Pet Injury and Educators Advantage. With this filing, Educators Advantage is being removed from this coverage. This coverage is being enhanced under Drivesmart Advantage (231-2644 1109) to also include:

Trip Interruption Coverage

We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage

In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit

We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Home Care Services

We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

We are proposing to increase the charge for Drivesmart Advantage to 12% of the policy premium to align with the additional coverage. Due to the low volume of policies with this endorsement, the overall rate effect is negligible.

Drivesmart

Drivesmart (231-2643 1208) currently offers Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, Pet Injury and Educators Advantage. With this filing, Educators Advantage is being removed from Drivesmart with an updated edition date (231-2643 0909).

Connections Total Household Rewards

When customers have both their auto and home policies with The Hanover Group, Connections Total Household Rewards (231-2698 0609) is automatically provided and offers an account single loss deductible, child restraint system replacement, fire extinguisher recharge or replacement, mortgage extra expense coverage and guaranteed renewal.

Account Loss Single Deductible

If both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates at the time a single loss incident affects both policies, we will waive the lower of the two deductibles if the amount of the loss to the policy with the higher deductible exceeds the deductible amount.

Child Restraint System Replacement

This enhancement will cover expenses incurred to replace a child passenger restraint system up to \$300 if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

Fire Extinguisher Recharge or Replacement

This enhancement will cover expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.
- b. Additional Monthly Mortgage Expense.
We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest for the same principal amount, based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

Guaranteed Renewal

We agree that we will not cancel or nonrenew **this policy** subject to the following conditions:

1. **This policy** insures:

- a) A Private Passenger Auto, Station Wagon type vehicle, or a pick-up truck or van of the type described in the definition of Your Covered Auto in your policy; or
 - b) Your Residence Premises as described in the item titled "Residence Premises" in the DEFINITIONS section of your policy.
2. Premiums are paid when due.
 3. This policy is not in cancellation or nonrenewal status at the time this endorsement becomes effective.
 4. The Hanover Insurance Company or one of its affiliated companies continues to offer Guaranteed Renewal benefit in your state.
 5. Only the current Named Insured or that person's spouse is a Named Insured on this policy.
 6. An Insured has not been convicted of insurance fraud or other felony.
 7. We determine that there is no adverse material change in risk during the policy term or that the risks and hazards associated with the policy have not changed substantially since the policy was first issued.
 8. An Insured has not made fraudulent statements or engaged in fraudulent conduct in obtaining or maintaining this policy, or, in connection with any accident or loss for which coverage is sought under this policy.
 9. Your agent is licensed for Personal Auto and Home by the Hanover Insurance Company or one of its affiliates for Personal Auto and Homeowners business.
 10. You continue to insure both your Personal Auto and Home with the Hanover Insurance Company or one of its Affiliates.

Failure to meet one or more of these conditions voids this Certificate.

There is no premium charge for this endorsement.

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
06/25/2010 New and Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures	2
5	Residence and Location.....	3
6	Out-of-State Garaging	3
7	Reserved for Future Use.....	3
8	Changes	3
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws	4
11	Premium Calculation Rule.....	4
12	Whole Dollar Premium Rule.....	4
13	Installment Payment of Premiums	5
14	Deposit Premium Rule	5
15	Employers Subject to Massachusetts Workers Compensation Act	5
16	Deductibles - Parts 7, 8 and 9.....	5
17	Substitute Transportation	5
18	Termination of Insurance	5
19	Discounts.....	7
20	Model Year Rating.....	11
21	Reserved for Future Use.....	11
22	Stated Amount Symbols.....	12
23	High-Theft Vehicles	12
24	Extra-Risk Rating (Collision and Comprehensive).....	13
25	Vehicle Series Rating	13
26	Reserved for Future Use.....	13

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	14
28	Private Passenger Classifications.....	14
29	Underwriting Plan	17
30	Personal Injury Protection - Deductible Form	17
31	Reserved for Future Use.....	17
32	Pick-Ups, Vans, and Similar Type Vehicles.....	18
33	Towing and Labor Cost	18
34	Trailers Designed for Use With Private Passenger Motor Vehicles	18
35-38	Reserved for Future Use.....	18

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies.....	19
40	Antique Motor Cars	19
41	Rental Coverage Upgrade.....	17
42	Roadside Assistance Coverage.....	17
43	Miscellaneous Type Vehicles.....	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage	20
48	DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49	Connections Total Household Rewards.....	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53	Reserved for Future Use.....	21
-------	------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	22
55	Pre-Insurance Inspection Program	28
56	Merit Rating Plan	29
57	Reserved for Future Use	31
58	Registry of Motor Vehicles Procedures.....	31

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
Approved Public Transit Systems	RS-1
High Theft Vehicle Section.....	HT-1

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX
June 25, 2010

<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)
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Connections DriveSmart Advantage	231-2644 (Ed. 06-10)
Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
Roadside Assistance Coverage Endorsement	231-5878 (Ed. 06-10)
Rental Coverage Upgrade Endorsement	231-5791 (Ed. 06-10)
Connections Total Household Rewards	231-5952 (Ed. 06-10)
Miscellaneous Type Vehicle Endorsement	231-5792 (Ed. 06-10)

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

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Additional Customized Equipment Coverage Endorsement (ACE)	231-2648 (Ed. 04-08)
Loan/Lease GAP Coverage	231-2649 (Ed. 04-08)
Roadside Assistance Coverage Endorsement	231-5878 (Ed. 09-09)
Rental Coverage Upgrade Endorsement	231-5791 (Ed. 06-09)
Connections Total Household Rewards	231-2698 (Ed. 06-09)
Miscellaneous Type Vehicle Endorsement	231-5792 (Ed. 06-09)

Connections DriveSmart Advantage - Massachusetts

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

Ultimate Towing and Labor

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

- 1) We agree to pay up to \$100 to replace:
 - a. lost keys, or
 - b. broken keys.

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 500 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:

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.

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.

Trip Interruption Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

When **you** or any **household member** are more than 100 miles away from your home and **your auto** is damaged to the extent it can not be safely driven as the result of a collision or comprehensive loss, we will pay up to a maximum of \$1000 for reasonable and necessary expenses for:

- a. Food and lodging;
- b. Travel expense to get you home or to the intended destination; and
- c. Cost to return **your auto** to your home or place of garaging, except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto.

The most we will pay is up to \$1000 for a, b, and c combined.

Conditions of this coverage:

- **You** or any **household member** must be with **your auto** at the time of loss.
- We will need paid receipts to verify your expenses were reasonable and necessary.

No deductible will apply to Trip Interruption Coverage.

Rental Car Coverage

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

With respect to this coverage, the following definitions apply:

Rented Auto means a private passenger type motor vehicle, designed for public roads, rented to **you** or a **household member**. A **rented auto** does not include high value vehicles exceeding \$150,000 such as but not limited to a Bentley, Bugatti, Ferrari, or Rolls Royce.

Rental Company means a commercial car rental agency that is licensed under the state law and whose primary business is renting private passenger vehicles. A rental company does not include a moving van rental company.

When Collision or Limited Collision and Comprehensive Coverage applies to at least one of **your auto(s)**, the policy is amended by adding the following:

In the event of a Collision, Limited Collision, or Comprehensive loss to a **rented auto** that is rented by **you** or a **household member** from a **rental company** on a temporary basis, we will pay for:

- a) loss of use,
- b) diminished value, and
- c) reasonable fees

that **you** or a **household member** is legally obligated to pay resulting from any damage to the **rented auto** regardless of fault.

No deductible will apply for loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment

This is additional coverage provided under Part 7 – Collision, Part 8 – Limited Collision, and Part 9 – Comprehensive.

This coverage will reimburse **you** for the cost of reinstalling a factory installed air bag in **your auto** if it deploys when not caused by a Collision, Limited Collision or Comprehensive loss.

Conditions

- Any coverage we provide shall be excess over any other insurance or warranty contract providing payments for this covered loss.

No deductible applies to Accidental Airbag Deployment coverage.

Accidental Death Benefit

We will pay \$10,000 for **you** or any **household member** whose death results from an auto accident involving **your auto** provided that **you** or the **household member** who was fatally injured was wearing a seat belt at the time of the accident.

With respect to this coverage, the following definition is added:

Seat Belt means

- a. manual or automatic safety belts;
- b. Seat and shoulder restraints; or
- c. Child restraint device.

Home Care Services

This is additional coverage provided under **Part 2 – Personal Injury Protection**.

With respect to this coverage, the following definition is added:

Essential Services means those services performed by **you** without payment or income that include the care and maintenance of **your** household, such as, but not limited to:

- a) lawn mowing,
- b) snow removal,
- c) housekeeping,
- d) food preparing, and
- e) transporting services.

Coverage Agreement

We will pay **you** for essential services that **you** are unable to perform as a result of being injured in an accident while driving or **occupying your auto**.

We will also pay **you** while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if **you** are struck by an auto which does not have Massachusetts Compulsory Insurance.

We will pay **you** up to \$2,500 per auto accident for reasonable expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the accident. This is the most we will pay per accident regardless of the number of:

- 1) Claims made;
- 2) Vehicles or premiums shown in the Coverage Selections Page; or
- 3) Vehicles involved in the accident.

No one will be entitled to receive duplicate payments for **essential services** for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

Conditions

This coverage does not apply:

- 1) To anyone except **you** as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than **your auto** as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that **you** are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if **you**, the injured person dies.

All other terms and conditions of this policy apply.

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

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 Rule 22 – Stated Amount Symbols for rating factors.

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. Non-symbolled pick-ups will be rated using stated amount

NOTE: All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 40. ANTIQUE MOTOR CARS

Any motor vehicle registered as an antique or if not registered is over twenty-five (25) 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. These vehicles will be rated using stated amount.

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

RULE 41. RENTAL COVERAGE UPGRADE ENDORSEMENT

For an increased premium, the Rental Coverage Upgrade Endorsement will provide for a rental car from our preferred rental provider that is in the luxury or SUV class as determined by the rental provider without limitation to the daily rental limit. This coverage only applies when Substitute Transportation coverage is purchased at the highest limit offered and there is a covered loss. Coverage will not exceed \$3,000 in aggregate. Coverage must be purchased prior to the date of loss to your covered auto.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

RULE 42. ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$100 per disablement.

The above Roadside Assistance coverage is enhanced, at no additional charge, with the Ultimate Service endorsement. Ultimate Towing and Labor provides coverage if your keys are lost or broken.

Coverage under Roadside Assistance is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

RULE 43. MISCELLANEOUS TYPE VEHICLE ENDORSEMENT

For an increased premium, coverage for the following miscellaneous type vehicles may be added.

Golf Carts – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicles (ATV's) – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggies – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

In order for coverage to apply to the miscellaneous type vehicles listed above, there must be a standard private passenger type vehicle on the policy. Discounts otherwise applicable to private passenger auto type vehicles do not apply. Liability coverages can be extended by adding the Miscellaneous Type Vehicle Endorsement and/or Snowmobile Vehicle Endorsement. Medical Payments Coverage for Golf Carts, ATV's, and Snowmobiles is limited to \$5000. Physical Damage coverage will be added on a stated amount basis (See Rule P4). UM/UIM Coverage is available for Golf Carts and Dune Buggies when these vehicles are licensed/registered for use on public roads. Golf Carts and Dune Buggies that are licensed/registered to be used on public roads are eligible for Personal Injury Protection (PIP) Coverage.

RULE 44. RESERVED FOR FUTURE USE

RULE 45. AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 (Stated Amount Symbols) to determine the appraised value symbol group.
3. Agreed Amount Coverage is rated with factors for Comprehensive. Obtain the rate from the stated amount chart in Section R (Sheet 12 – Rates for Miscellaneous Vehicles).
4. Apply the rate obtained for each \$100 of valuation.

CONNECTIONS TOTAL HOUSEHOLD REWARDS

This endorsement is a part of your policy. It is effective on the date when both your (1) Personal Auto and (2) Home, Tenant or Condominium Policy are insured with us or one of our companies.

The coverage provided is deemed terminated effective on the date when either your (1) Personal Auto or (2) Home, Tenant or Condominium Policy is no longer insured by us or one of our companies.

Account Single Loss Deductible

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates at the time a single loss incident affects both policies, we will waive the lower of the two deductibles if the amount of the loss to the policy with the higher deductible exceeds the deductible amount.

Fire Extinguisher Recharge or Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered by this policy at the residence premises. If the fire extinguisher cannot be recharged, we will replace it with one of the same or similar size and specifications. No deductible applies to this coverage.

Child Passenger Restraint System Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay up to \$300 for expenses incurred to replace a child passenger restraint system, if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

Mortgage Extra Expense Coverage

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following costs and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs to purchase the replacement property:

- 1) Title search fees;
- 2) Appraisal fees; and
- 3) Application fees.

b. Additional Monthly Mortgage Expense

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence the

mortgage for which payment is being made remains in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" when used in this Mortgage Extra Expense Coverage, means a covered loss to your dwelling for which we have paid or agreed to pay an amount equal to the total limit of liability shown on the Declarations Page for Coverage A - Dwelling.

No deductible applies to this coverage.

All other policy provisions apply.

CONNECTIONS TOTAL HOUSEHOLD REWARDS

This endorsement is a part of your policy. It is effective on the date when both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliated companies.

The coverage provided is deemed terminated effective on the date when either your Personal Auto or Home is no longer insured by the Hanover Insurance Company or one of its affiliated companies.

A. Certificate of Guaranteed Renewal

This endorsement is a part of your policy unless prohibited by state regulations.

Except for the changes it makes, all other terms and conditions of **this policy** apply.

We agree that we will not cancel or nonrenew **this policy** subject to the following conditions.

Conditions

1. **This policy** insures:

- a) A Private Passenger Auto, Station Wagon type vehicle, or a pick-up truck or van of the type described in the definition of Your Covered Auto in your policy; or
- b) Your Residence Premises as described in the item titled "Residence Premises" in the DEFINITIONS section of your policy.

2. Premiums are paid when due.

3. This policy is not in cancellation or nonrenewal status at the time this endorsement becomes effective.

4. The Hanover Insurance Company or one of its affiliated companies continues to offer Guaranteed Renewal benefit in your state.

5. Only the current Named Insured or that person's spouse is a Named Insured on this policy.

6. An Insured has not been convicted of insurance fraud or other felony.

7. We determine that there is no adverse material change in risk during the policy term or that the risks and hazards associated with the policy have not changed substantially since the policy was first issued.

8. An Insured has not made fraudulent statements or engaged in fraudulent conduct in obtaining or maintaining this policy, or, in connection with any accident or loss for which coverage is sought under this policy.

9. Your agent is licensed for Personal Auto and Home by the Hanover Insurance Company or one of its affiliates for Personal Auto and Homeowners business.

10. You continue to insure both your Personal Auto and Home with the Hanover Insurance Company or one of its Affiliates.

Failure to meet one or more of these conditions voids this Certificate.

B. Account Single Loss Deductible

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If both your Personal Auto and Home are insured with the Hanover Insurance Company or one of its affiliates at the time a single loss incident affects both policies, we will waive the lower of the two deductibles if the amount of the loss to the policy with the higher deductible exceeds the deductible amount.

C. Fire Extinguisher Recharge or Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered by this policy at the residence premises. If the fire extinguisher cannot be recharged, we will replace it with one of the same or similar size and specifications. No deductible applies to this coverage.

D. Child Passenger Restraint System Replacement

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

We will pay up to \$300 for expenses incurred to replace a child passenger restraint system, if the child passenger restraint system was damaged during an accident that is covered under the policy. No deductible applies to this coverage.

E. Mortgage Extra Expense Coverage

Except for the changes this coverage makes, all other terms and conditions of the policy apply.

If a covered peril causes a total loss to your dwelling, we will reimburse you for the following costs and expenses incurred within 120 days of the loss to replace the damaged property:

a. Acquisition Costs.

We will pay up to \$1,000 for the following direct monetary costs to purchase the replacement property:

- 1) Title search fees;
- 2) Appraisal fees; and
- 3) Application fees.

b. Additional Monthly Mortgage Expense

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence the mortgage for which payment is being made remains in full force and effect. It is also required that proof of the current rate of interest be provided.

The term "total loss" when used in this Mortgage Extra Expense Coverage, means a covered loss to your dwelling for which we have paid or agreed to pay an amount equal to the total limit of liability shown on the Declarations Page for Coverage A - Dwelling.

No deductible applies to this coverage.

All other policy provisions apply.

to Section R (Sheet 13 – Annual Base Rates) for limits and factors.

This coverage is not available for trailers.

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
Pet Injury	X	X
New Car Replacement Guard		X
Deductible Dividends		X
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Accidental Death Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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.

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.

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

b. Additional Monthly Mortgage Expense.

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 50 - 53. RESERVED FOR FUTURE USE

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
Pet Injury	X	X
New Car Replacement Guard		X
Deductible Dividends		X
Trip Interruption Coverage		X
Rental Car Coverage		X
Accidental Airbag Deployment		X
Accidental Death Benefit		X
Home Care Services		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 result in a premium adjustment.

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 result in a premium adjustment. 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.

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.

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your covered auto to your home or place of garaging (except in the case of a total loss)

when the insured is more than 100 miles from the principal garaging zip code and the covered auto is damaged to the extent it can not be safely driven.

The insured or family member must be occupying the covered auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Rental Car Coverage - In the event of any loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

as a result of damage to the rental vehicle. We will pay for any damage to the rented auto regardless of fault, as if the coverage described in the insuring agreements in your policy for Collision and Comprehensive coverages apply. No deductible applies to loss of use, diminished value, and reasonable fees.

Accidental Airbag Deployment - We will reimburse the cost of reinstalling a factory installed air bag in the covered auto if it deploys when not caused by a Collision or Other Than Collision loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for each insured and any family member whose death results from an auto accident provided the insured and/or family member was wearing a seat belt at the time of the accident.

Home Care Services Endorsement - We will pay up to a maximum of \$2,500 per accident for reasonable expenses, not to exceed \$500 per month, incurred as a result of a covered auto accident. Coverage will begin eight days after the date of the accident and up to a 26 week benefit limit. Reimbursement will be to obtain "essential services" due to the insured's inability to perform "essential services" as a result of a covered accident. Essential services are services such as lawn mowing, snow removal, housekeeping, and food preparing. This is in addition to any coverage provided under Medical Payments and Personal Injury Protection.

Coverage under this endorsement is not available for trailers or vehicles added using the Miscellaneous or Snowmobile Type Vehicle Endorsement.

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 – Connections DriveSmart Factors) for the applicable factors and rates.

RULE 49. CONNECTIONS TOTAL HOUSEHOLD REWARDS

The following coverages are automatically provided when both the auto and home coverages are written through The Hanover Group.

Certificate of Guaranteed Renewal - We guarantee not to cancel or non-renew the auto or homeowners policy as long as there is no adverse material change in risk, premiums are paid when due, Hanover continues to offer this endorsement, and the insured continues to insure both auto and home with us.

Account Single Loss Deductible - When there is a single loss that affects both policies we will waive the lower of the two deductibles, provided both auto and home policies are written with Hanover at the time of the loss, and the loss to the policy with the higher deductible exceeds that deductible.

Child Restraint System Replacement - Expenses incurred to replace a child passenger restraint system will be paid up to \$300 if the child passenger restraint system was used by the child during an accident that is covered under the policy. No deductible applies to this coverage

Fire Extinguisher Recharge or Replacement - Expenses incurred to recharge or replace a portable fire extinguisher after it is used to fight a fire covered under the homeowner policy will be paid. If the fire extinguisher cannot be recharged, it will be replaced with one of the same or similar size and specifications. No deductible applies to this coverage.

Mortgage Extra Expense Coverage - If a covered peril causes a total loss to your dwelling, we will reimburse you for the following cost and expenses incurred within 120 days of the loss to replace the damaged property:

- a. Acquisition Costs.
We will pay up to \$1,000 for the following direct monetary costs of title search fees, appraisal fees, and application fees.
- b. Additional Monthly Mortgage Expense.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

We will pay that part of the additional monthly mortgage expense on the replacement dwelling which is due to a higher rate of interest. This is based on the balance owed on the original mortgage at the time of loss and for a like term.

Our limit of liability shall not exceed \$250 per month for one year from the date of the first payment. Payment under this coverage will be made semi-annually when you provide satisfactory evidence that the mortgage is in full force and effect. It is also required that the current rate of interest be provided.

The term "total loss" means loss for which we have paid or agreed to pay an amount equal to the total limit of the dwelling coverage under your policy.

No deductible applies to this coverage.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 50 - 53. RESERVED FOR FUTURE USE

RENTAL COVERAGE UPGRADE ENDORSEMENT - Massachusetts

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium the following coverage is added:

When **you** use our preferred rental provider, we agree to pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to your daily rental limit.

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

This coverage only applies when **Part 10 – Substitute Transportation** is purchased at a daily limit of \$45 or higher and there is a covered loss. Coverage must be purchased prior to the date of loss to **your auto**.

All other terms and conditions of this policy apply.

RENTAL COVERAGE UPGRADE ENDORSEMENT - Massachusetts

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium the following coverage is added:

When **you** use our preferred rental provider, we agree to pay for the expense incurred to rent an auto that is in the luxury or large SUV class as defined by the rental provider without limitation to your daily rental limit.

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

This coverage only applies when **Part 10 – Substitute Transportation** is purchased at the \$45 or higher limit and there is a covered loss. Coverage must be purchased prior to the date of loss to **your auto**.

All other terms and conditions of this policy apply.

MISCELLANEOUS TYPE VEHICLE ENDORSEMENT - Massachusetts

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium, the following coverage is added.

With respect to this coverage, the Definition of **auto** is amended to include an all terrain vehicle, dune buggy, golf cart, or snowmobile.

These **auto** types are further defined as follows:

Golf Cart – means a motorized conveyance including permanently installed accessories, equipment or parts that is designed to carry up to four people on a golf course for the purpose of playing golf and not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

All Terrain Vehicle – means a motorized conveyance that travels on low pressure tires that is designed to travel on a wider variety of terrain than most other vehicles.

Dune Buggy – means a recreational vehicle with large wheels and wide tires designed for use on sand dunes or beaches.

Snowmobile – means a land motor vehicle designed mainly for use off public roads on snow or ice and propelled by means of wheels, crawler type treads, belts, or similar mechanical devices.

All other terms and conditions of this policy apply.

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective June 25, 2010 NB & Ren

Connections DriveSmart Factors

	Level	BI/OBI	PD	PIP/MED	UM/UIM BI	Comp	Limited Coll	Comp & Coll Loan Lease
Connections Drivesmart	Driver	1.05	1.05	1.05	1.05	1.05	1.05	1.05
Connections Drivesmart Advantage	Driver	1.12	1.12	1.12	1.12	1.12	1.12	1.12

^{1/} Excludes data for motorcycles and miscellaneous vehicle types.

ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

If a premium is shown on the Coverage Selections Page, the coverage provided by **Part 11 – Towing and Labor** is replaced by the following:

With respect to this coverage, the following definition is added:

Roadside Assistance Provider means our contracted vendor that will provide the roadside assistance to your disabled auto.

Coverage Agreement

In the event **your auto** becomes disabled, our **Roadside Assistance Provider** will provide towing service to the nearest repair facility or to a location of your choice from the location of disablement. This service is subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit, we will reimburse the necessary extra towing costs to the nearest repair facility.

In addition the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

The coverage limit is up to \$150 per disablement.

When our **Roadside Assistance Provider** service is not used for the tow, the coverage limit is up to \$100 per disablement. The request to be reimbursed must be submitted within 90 days of the disablement and a printed itemized receipt showing the:

- a) name,
- b) address,
- c) telephone number of the towing service, and
- d) the cause of disablement,

must be included.

Conditions

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Your auto as defined in the policy does not include a motor home.

All other terms and conditions of this policy apply.

ROADSIDE ASSISTANCE COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

For an increased premium, the following coverage is added:

Part 11 – Towing and Labor is replaced by the following:

With respect to this coverage, the following definition is added:

Roadside Assistance Provider means our contracted vendor that will provide the roadside assistance to your disabled auto.

Coverage Agreement

In the event **your auto** becomes disabled, our **Roadside Assistance Provider** will provide towing service to the nearest repair facility or to a location of your choice from the location of disablement. This service is subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit, we will reimburse the necessary extra towing costs to the nearest repair facility.

In addition the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing or inflating of flat tires; and
4. Lockout service.

The coverage limit is up to \$150 per disablement.

When our **Roadside Assistance Provider** service is not used for the tow, the coverage limit is up to \$100 per disablement. The request to be reimbursed must be submitted within 90 days of the disablement and a printed itemized receipt showing the:

- a) name,
- b) address,
- c) telephone number of the towing service, and
- d) the cause of disablement,

must be included.

Conditions

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Your auto as defined in the policy does not include a motor home.

All other terms and conditions of this policy apply.

The State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective June 25, 2010 NB & Ren

Other Discounts and Factors

Other Discounts & Surcharges								
	Level	BI/OBI	PD	PIP	MED	UM/UIM BI	Comp	Coll
Extra Risk Rate - High-Theft	Vehicle	1.00	1.00	1.00	1.00	1.00	1.50	1.00
Public Transit Discount	Vehicle	1.00	0.90	1.00	1.00	1.00	1.00	0.90

Vehicle Type Surcharge								
	Level	BI/OBI	PD	PIP	MED	UM/UIM BI	Comp	Coll
Private Passenger Auto	Vehicle	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Antique	Vehicle	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Recreational Trailer	Vehicle	1.00	1.00	1.00	1.00	1.00	0.70	0.70
Trailer	Vehicle	1.00	1.00	1.00	1.00	1.00	0.20	0.20
Motor Homes	Vehicle	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Snowmobile	Vehicle	1.00	1.00		2.00		1.00	0.70
Golf Cart	Vehicle	0.50	0.50	1.00	1.00		0.50	0.50
All Terrain Vehicle	Vehicle	1.00	1.00		2.00		1.00	1.00
Classic	Vehicle	1.00	1.00	1.00	1.00		1.00	1.00
Dune Buggy	Vehicle	1.00	1.00	1.00	1.00		1.50	1.50

1/ Excludes data for motorcycles and other miscellaneous vehicle types

Policyholder Notice for Massachusetts Customers

Roadside Assistance replacing Towing and Labor

The Hanover Insurance Company ("The Hanover") is pleased to introduce an optional new coverage called "Roadside Assistance". Roadside Assistance provides coverage when your covered auto becomes disabled and you need emergency roadside services such as a battery charge, tire change, fuel delivery, lockout service, or towing service. The Roadside Assistance Program is administered by Cross Country Motor Club, Inc. ("Cross Country"). Cross Country is a leader in providing Emergency Roadside Services through its network of 35,000 service providers in the Continental US and Canada and is available 24 hours a day, seven days a week.

Roadside Assistance replaces the current towing and labor coverage option offered by The Hanover. Policyholders who currently have the Towing and Labor Coverage Option, (at \$25, \$50, or \$100 coverage limits), will have their coverage replaced with the Roadside Assistance Coverage at renewal. The Roadside Assistance coverage offers a limit of \$150 per disablement, when emergency roadside services are provided by Cross Country. When Cross Country is not used, the coverage limit provided is \$100 per disablement. As a result of this enhanced coverage limit and benefits, policyholders who have Towing and Labor coverage of less than \$100 will see a slight increase in premium.

Other benefits of Roadside Assistance include a 1-800 number to obtain emergency roadside services, no up front out of pocket expenses when using Cross Country (up to the coverage limit), and reimbursement for the difference when a tow provided through Cross Country to the nearest repair facility exceeds the coverage limit.

Policyholders will receive a Roadside Assistance card for each vehicle that currently has Towing and Labor coverage in their renewal mailing. These policyholders are encouraged to read the Roadside Assistance Endorsement form included with the renewal. The endorsement explains the provisions of the Roadside Assistance Coverage.

Policyholders that have questions should contact their Agent.

State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Private Passenger Automobile^{1/}
Effective June 25, 2010 NB & Ren

Rates for Miscellaneous Type Vehicles

	Level	(future use)	BI	Optional BI	PD	PIP	MED	UMBI	UIMBI	Comp	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Loan Lease
Private Passenger Auto	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Antique	Vehicle		0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70
Recreational Trailer	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.70	0.70	0.70	1.00	1.00	1.00	1.00
Utility Trailer	Vehicle		1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.20	0.20	0.20	1.00	1.00	1.00	1.00
Motor Homes	Vehicle		0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.00	1.00	1.00	1.00
Snowmobile	Vehicle		1.00	1.00	1.00		2.00			1.00	0.70	0.70				
Golf Cart	Vehicle		0.50	0.50	0.50	1.00	1.00			0.50	0.50	0.50				
All Terrain Vehicle	Vehicle		1.00	1.00	1.00		2.00			1.00	1.00	1.00				
Classic	Vehicle		1.00	1.00	1.00	1.00	1.00			1.00	1.00	1.00	1.00	1.00		
Dune Buggy	Vehicle		1.00	1.00	1.00	1.00	1.00			1.50	1.50	1.50				

STATED AMOUNT SYMBOLS			Comp Sym Factor	Coll Sym Factor	Limited Coll Sym Factor	Comp. & Coll Loan Lease
Value of Vehicle Range *						
0	10,000		1.66	1.25	1.25	1.25
1	1,000		0.17	0.13	0.13	0.13
1,001	2,000		0.33	0.25	0.25	0.25
2,001	3,000		0.50	0.38	0.38	0.38
3,001	4,000		0.66	0.50	0.50	0.50
4,001	5,000		0.83	0.63	0.63	0.63
5,001	6,000		1.00	0.75	0.75	0.75
6,001	7,000		1.16	0.88	0.88	0.88
7,001	8,000		1.33	1.00	1.00	1.00
8,001	9,000		1.49	1.13	1.13	1.13
9,001	10,000		1.66	1.25	1.25	1.25
10,001	13,750		2.54	1.30	1.30	1.30
13,751	16,250		3.21	1.50	1.50	1.50
16,251	20,000		3.91	1.69	1.69	1.69
20,001	25,000		4.42	1.89	1.89	1.89
25,001	30,000		4.65	2.08	2.08	2.08
30,001	40,000		5.39	2.28	2.28	2.28
40,001	50,000		6.05	2.47	2.47	2.47
50,001	60,000		6.70	2.67	2.67	2.67
60,001	70,000		7.35	2.87	2.87	2.87
70,001	80,000		8.00	3.06	3.06	3.06
80,001	90,000		8.65	3.26	3.26	3.26
90,001	100,000		9.30	3.45	3.45	3.45
100,001	110,000		9.95	3.65	3.65	3.65
110,001	120,000		10.60	3.84	3.84	3.84
120,001	130,000		11.25	4.04	4.04	4.04
130,001	140,000		11.90	4.24	4.24	4.24
140,001	150,000		12.56	4.43	4.43	4.43
150,001	175,000		13.82	4.60	4.60	4.60
175,001	200,000		15.07	4.86	4.86	4.86
200,001	225,000		16.23	4.92	4.92	4.92
225,001	250,000		17.80	5.02	5.02	5.02
250,001	275,000		19.56	5.25	5.25	5.25
275,001	350,000		19.56	5.88	5.88	5.88

1/ Excludes data for motorcycles and other miscellaneous vehicle types

Policyholder Notice for Massachusetts Customers

Roadside Assistance replacing Towing and Labor

The Hanover Insurance Company ("The Hanover") is pleased to introduce an optional new coverage called "Roadside Assistance". Roadside Assistance provides coverage when your covered auto becomes disabled and you need emergency roadside services such as a battery charge, tire change, fuel delivery, lockout service, or towing service. The Roadside Assistance Program is administered by Cross Country Motor Club, Inc. ("Cross Country"). Cross Country is a leader in providing Emergency Roadside Services through its network of 35,000 service providers in the Continental US and Canada and is available 24 hours a day, seven days a week.

Roadside Assistance replaces the current towing and labor coverage option offered by The Hanover. Policyholders who currently have the Towing and Labor Coverage Option, (at \$25, \$50, or \$100 coverage limits), will have their coverage replaced with the Roadside Assistance Coverage at renewal. The Roadside Assistance coverage offers a limit of \$150 per disablement, when emergency roadside services are provided by Cross Country. When Cross Country is not used, the coverage limit provided is \$100 per disablement. As a result of this enhanced coverage limit and benefits, policyholders who have Roadside Assistance coverage will see a slight increase in premium.

Other benefits of Roadside Assistance include a 1-800 number to obtain emergency roadside services, no up front out of pocket expenses when using Cross Country (up to the coverage limit), and reimbursement for the difference when a tow provided through Cross Country to the nearest repair facility exceeds the coverage limit.

Policyholders will receive a Roadside Assistance card for each vehicle that currently has Towing and Labor coverage in their renewal mailing. These policyholders are encouraged to read the Roadside Assistance Endorsement form included with the renewal. The endorsement explains the provisions of the Roadside Assistance Coverage.

Policyholders that have questions should contact their Agent.

IMPORTANT NOTICE TO POLICYHOLDERS – MASSACHUSETTS

This disclosure notice does not provide coverage nor does this notice replace any provision of your policy. You should read your policy and review your Coverage Selections Page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

If your expiring policy included either of the following forms, we have amended the coverage provided by your policy.

Drive Smart (231-2643)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which may be purchased separately at an annual cost of \$16 per vehicle.

Drive Smart Advantage (231-2644)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard (*initial odometer reading requirement is being revised from <150 miles to <500 miles*), Deductible Dividends, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which may be purchased separately at an annual cost of \$16 per vehicle. New coverages are being added for Trip Interruption, Rental Car Coverage, Accidental Airbag Deployment, Accidental Death Benefit, and Home Care Services. These new coverages are briefly described as follows:

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your auto to your home or principal place of garaging (except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto)

when you or any household member are more than 100 miles from your home and your auto is damaged to the extent it cannot be safely driven.

You or any household member must be with your auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of a Collision, Limited Collision, or Comprehensive loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

that you or a household member are legally obligated to pay as a result of damage to the rented auto regardless of fault. No deductible applies to loss of use, diminished value, and reasonable fees. This coverage only applies if at least one vehicle on your policy has Collision or Limited Collision, and Comprehensive coverage.

Accidental Airbag Deployment - We will reimburse you for the cost of reinstalling a factory installed air bag in your auto if it deploys when not caused by a Collision, Limited Collision, or Comprehensive loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for you and any household member whose death results from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services

We will pay you up to a maximum of \$2,500 per auto accident for reasonable essential services expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the auto accident. This is the most we will pay per accident regardless of the number of claims made, vehicles or premiums shown in the Coverage Selections Page, or vehicles involved in the accident. This is in addition to any coverage provided under Part 2 – Personal Injury Protection. As used in the endorsement, “essential services” means those services performed by you without payment or income that include that care and maintenance of your household, such as but not limited to lawn mowing, snow removal, transportation services, housekeeping and food preparation.

This coverage does not apply:

- 1) To anyone except you as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than your auto as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that you are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if you, the injured person dies.

No one will be entitled to receive duplicate payments for essential services for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

If you have any questions regarding these changes, please contact your Hanover agent.

**The State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Private Passenger Automobile^{1/}
 Effective June 25, 2010 NB & Ren**

Annual Base Rates

Coverage	Base Rate
Bodily Injury	\$225.00
Optional BI	\$225.00
Property Damage	\$323.00
Medical Payment	\$17.00
Personal Injury Protection	\$60.00
Uninsured Bodily Injury	\$9.00
Underinsured Bodily Injury	\$75.00
Comprehensive	\$120.00
Collision	\$364.00
Limited Collision	\$19.00
Substitute Transportation	\$59.00
Towing & Labor	\$8.00
Additional Customized Equipment	\$8.00
Comprehensive/Collision Auto Loan/Lease Payoff	\$20.00
Upgraded Rental	\$8.00
Roadside Assistance	\$16.00

1/ Excludes data for motorcycles and other miscellaneous vehicle types

IMPORTANT NOTICE TO POLICYHOLDERS – MASSACHUSETTS

This disclosure notice does not provide coverage nor does this notice replace any provision of your policy. You should read your policy and review your Coverage Selections Page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

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Drive Smart Advantage (231-2644)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard (*initial odometer reading requirement is being revised from <150 miles to <500 miles*), Deductible Dividends, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which must be purchased separately at an annual cost of \$16 per vehicle. New coverages are being added for Trip Interruption, Rental Car Coverage, Accidental Airbag Deployment, Accidental Death Benefit, and Home Care Services. These new coverages are briefly described as follows:

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your auto to your home or principal place of garaging (except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto)

when you or any household member are more than 100 miles from your home and your auto is damaged to the extent it cannot be safely driven.

You or any household member must be with your auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of a Collision, Limited Collision, or Comprehensive loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

that you or a household member are legally obligated to pay as a result of damage to the rented auto regardless of fault. No deductible applies to loss of use, diminished value, and reasonable fees. This coverage only applies if at least one vehicle on your policy has Collision or Limited Collision, and Comprehensive coverage.

Accidental Airbag Deployment - We will reimburse you for the cost of reinstalling a factory installed air bag in your auto if it deploys when not caused by a Collision, Limited Collision, or Comprehensive loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for you and any household member whose death results from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services

We will pay you up to a maximum of \$2,500 per auto accident for reasonable essential services expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the auto accident. This is the most we will pay per accident regardless of the number of claims made, vehicles or premiums shown in the Coverage Selections Page, or vehicles involved in the accident. This is in addition to any coverage provided under Part 2 – Personal Injury Protection. As used in the endorsement, “essential services” means those services performed by you without payment or income that include that care and maintenance of your household, such as but not limited to lawn mowing, snow removal, transportation services, housekeeping and food preparation.

This coverage does not apply:

- 1) To anyone except you as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than your auto as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that you are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if you, the injured person dies.

No one will be entitled to receive duplicate payments for essential services for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

If you have any questions regarding these changes, please contact your Hanover agent.

State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Hanover Insurance Group
 Effective July 1, 2010 NB & May 23, 2010 Ren

Merit Rating Plan

UW Plan Category Range	# Points	BI	Optional BI	PD	PIP	MED Pay	UMBI/UIM BI	COMP	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Lease
1 - 9	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
1 - 9	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
1 - 9	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
1 - 9	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
1 - 9	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
1 - 9	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
1 - 9	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
1 - 9	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
1 - 9	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
1 - 9	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
1 - 9	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
1 - 9	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45
1 - 9	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
1 - 9	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
1 - 9	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
1 - 9	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
1 - 9	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
1 - 9	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
1 - 9	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
1 - 9	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
1 - 9	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24
10 - 12	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
10 - 12	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
10 - 12	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
10 - 12	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
10 - 12	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
10 - 12	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
10 - 12	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
10 - 12	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
10 - 12	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
10 - 12	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
10 - 12	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
10 - 12	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45

**State of Massachusetts
Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
Hanover Insurance Group
Effective July 1, 2010 NB & May 23, 2010 Ren**

Merit Rating Plan

UW Plan Category Range	# Points	BI	Optional BI	PD	PIP	MED Pay	UMBI/UIM BI	COMP	Coll	Limited Coll	Sub. Trans.	T&L	Add Cust Equip	Comp & Coll Lease
10 - 12	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
10 - 12	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
10 - 12	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
10 - 12	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
10 - 12	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
10 - 12	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
10 - 12	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
10 - 12	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
10 - 12	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24
13 - 15	1	0.09	0.09	0.09	0.04	0.00	0.00	0.05	0.11	0.11	0.00	0.00	0.00	0.11
13 - 15	2	0.17	0.17	0.20	0.18	0.00	0.00	0.11	0.24	0.24	0.00	0.00	0.00	0.24
13 - 15	3	0.21	0.21	0.24	0.28	0.00	0.00	0.15	0.31	0.31	0.00	0.00	0.00	0.31
13 - 15	4	0.55	0.55	0.59	0.33	0.00	0.00	0.19	0.54	0.54	0.00	0.00	0.00	0.54
13 - 15	5	0.60	0.60	0.68	0.50	0.00	0.00	0.24	0.65	0.65	0.00	0.00	0.00	0.65
13 - 15	6	0.85	0.85	0.87	0.67	0.00	0.00	0.29	0.68	0.68	0.00	0.00	0.00	0.68
13 - 15	7	0.93	0.93	0.94	0.70	0.00	0.00	0.34	0.86	0.86	0.00	0.00	0.00	0.86
13 - 15	8	1.06	1.06	1.08	0.71	0.00	0.00	0.35	0.99	0.99	0.00	0.00	0.00	0.99
13 - 15	9	1.20	1.20	1.20	0.73	0.00	0.00	0.44	1.25	1.25	0.00	0.00	0.00	1.25
13 - 15	10	1.30	1.30	1.30	0.76	0.00	0.00	0.45	1.31	1.31	0.00	0.00	0.00	1.31
13 - 15	11	1.40	1.40	1.40	0.79	0.00	0.00	0.47	1.38	1.38	0.00	0.00	0.00	1.38
13 - 15	12	1.51	1.51	1.51	0.82	0.00	0.00	0.48	1.45	1.45	0.00	0.00	0.00	1.45
13 - 15	13	1.63	1.63	1.63	0.85	0.00	0.00	0.50	1.52	1.52	0.00	0.00	0.00	1.52
13 - 15	14	1.76	1.76	1.76	0.88	0.00	0.00	0.51	1.60	1.60	0.00	0.00	0.00	1.60
13 - 15	15	1.90	1.90	1.90	0.90	0.00	0.00	0.53	1.68	1.68	0.00	0.00	0.00	1.68
13 - 15	16	2.06	2.06	2.06	0.92	0.00	0.00	0.54	1.76	1.76	0.00	0.00	0.00	1.76
13 - 15	17	2.22	2.22	2.22	0.94	0.00	0.00	0.56	1.85	1.85	0.00	0.00	0.00	1.85
13 - 15	18	2.40	2.40	2.40	0.96	0.00	0.00	0.57	1.94	1.94	0.00	0.00	0.00	1.94
13 - 15	19	2.59	2.59	2.59	0.96	0.00	0.00	0.59	2.04	2.04	0.00	0.00	0.00	2.04
13 - 15	20	2.80	2.80	2.80	0.99	0.00	0.00	0.61	2.14	2.14	0.00	0.00	0.00	2.14
13 - 15	21	3.02	3.02	3.02	1.04	0.00	0.00	0.63	2.24	2.24	0.00	0.00	0.00	2.24

Increase the factor shown for 21 points by 8% incrementally for each point above 21 for all Tiers and Coverages.

For example: The factor for 22 points = (((21 pt factor * .08) * 1) + 21 pt factor). 23 point factor = (((21 pt factor * .08) * 2) + 21 p

**State of Massachusetts
 Citizens Insurance Company of America (A Member of The Hanover Insurance Group)
 Hanover Insurance Group
 Effective July 1, 2010 NB & May 23, 2010 Ren**

Merit Rating Plan

DRIVER LEVEL: ATTRIBUTES - CHARGEABLE VIOLATIONS AND ACCIDENTS	Proposed Point Distribution			
	Points - 1st Occurrence	Points - 2nd Occurrence	Points - 3rd+ Occurrence	Retention Months
Alcohol/Drug Convictions: Includes DWI, DUI, open container, illegal possession of liquor/drugs, refusal to take chemical test, etc.	1	4	4	36
Major Violations	4	4	4	36
Major Violations - Criminal	4	4	4	36
Minor Violations	2	2	2	36
Speeding	2	1	1	36
At Fault Accident: Greater than 12 months old	2	3	3	36
At Fault Accident: Less than or equal to 12 months old	3	4	4	36
Foreign Drivers License	0	0	0	36
Unverifiable Driving Record Surcharge	4	4	4	24
Undeclared Operator Surcharge	4	4	4	36
Financial Responsibility Filing	4	4	4	36
Vehicular Homicide	4	4	4	36
Auto Fraud	4	4	4	36
Auto Theft	4	4	4	36
Total Fire or Theft	4	4	4	36
Material Misrepresentation	4	4	4	36

IMPORTANT NOTICE TO POLICYHOLDERS – MASSACHUSETTS

This disclosure notice does not provide coverage nor does this notice replace any provision of your policy. You should read your policy and review your Coverage Selections Page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

If your expiring policy included either of the following forms, we have amended the coverage provided by your policy.

Drive Smart (231-2643)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which must be purchased separately.

Drive Smart Advantage (231-2644)

Coverage provided under this form for Educator's Advantage has been removed. Coverage will remain for Ultimate Towing and Labor, Ultimate Rental, Second Chance Accident Forgiveness, New Car Replacement Guard, Deductible Dividends, and Pet Injury. Coverage for towing your auto to the nearest repair facility is removed from Ultimate Towing and Labor and is now covered under the Roadside Assistance endorsement which must be purchased separately. New coverages are being added for Trip Interruption, Rental Car Coverage, Accidental Airbag Deployment, Accidental Death Benefit, and Home Care Services. These new coverages are briefly described as follows:

Trip Interruption Coverage - We will reimburse up to \$1000 dollars for reasonable and necessary expenses for:

- Food and lodging,
- Travel expenses to get to your home or intended destination, and
- Cost to return your auto to your home or principal place of garaging (except in the case of a total loss which if we pay for the total loss, we have the right to take title to that auto)

when you or any household member are more than 100 miles from your home and your auto is damaged to the extent it cannot be safely driven.

You or any household member must be with your auto at the time of loss. Paid receipts are required to validate the expenses. No deductible will apply

Rental Car Coverage - In the event of a Collision, Limited Collision, or Comprehensive loss to a rented auto, we will pay for:

- loss of use,
- diminished value, and
- reasonable fees

that you or a household member are legally obligated to pay as a result of damage to the rented auto regardless of fault. No deductible applies to loss of use, diminished value, and reasonable fees. This coverage only applies if at least one vehicle on your policy has Collision or Limited Collision, and Comprehensive coverage.

Accidental Airbag Deployment - We will reimburse you for the cost of reinstalling a factory installed air bag in your auto if it deploys when not caused by a Collision, Limited Collision, or Comprehensive loss. There is no deductible associated with this coverage.

Accidental Death Benefit - We will pay \$10,000 for you and any household member whose death results from an auto accident involving your auto provided that you or the household member who was fatally injured was wearing a seat belt at the time of the accident.

Home Care Services

We will pay you up to a maximum of \$2,500 per auto accident for reasonable essential services expenses, not to exceed \$500 per month, incurred beginning 8 days after the date of the auto accident. This is the most we will pay per accident regardless of the number of claims made, vehicles or premiums shown in the Coverage Selections Page, or vehicles involved in the accident. This is in addition to any coverage provided under Part 2 – Personal Injury Protection. As used in the endorsement, “essential services” means those services performed by you without payment or income that include that care and maintenance of your household, such as but not limited to lawn mowing, snow removal, transportation services, housekeeping and food preparation.

This coverage does not apply:

- 1) To anyone except you as defined in the policy.
- 2) To any accident occurring prior to adding this endorsement to the policy.
- 3) To any trailer or miscellaneous vehicle listed on the policy. Miscellaneous vehicles include golf carts, dune buggies, snowmobiles, and all terrain vehicles.
- 4) To any auto other than your auto as defined in the policy.
- 5) To essential services incurred after the earliest of the following:
 - i) the date that you are able to resume essential services;
 - ii) 26 weeks since the date of the accident; or
 - iii) if you, the injured person dies.

No one will be entitled to receive duplicate payments for essential services for the same loss under this coverage and:

- 1) Part 1– Bodily Injury to Others, Part 5 – Optional Bodily Injury to Others or Part 3 – Bodily Injury Caused by an Uninsured Auto of this policy; or
- 2) Any Bodily Injury Caused by an Underinsured Auto provided under Part 12 of this policy; or
- 3) Personal Injury Protection under Part 2 of this policy.

If you have any questions regarding these changes, please contact your Hanover agent.

Connections DriveSmart - Massachusetts

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

Ultimate Towing and Labor

When the Roadside Assistance Coverage endorsement is on your policy, the following coverage is added.

- 1) We agree to pay up to \$100 to replace:
 - a. lost keys, or
 - b. broken keys.

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.

Pet Injury

231-2643 (09 09)

Page 1 of 2

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.