

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

Effective:
02/01/2014 New and Renewal Business

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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX

February 1, 2014

<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	231-6072 (Ed. 12-12)
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)
Actual Cash Value Notice	231-6028 (Ed. 10-11)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed. 10-13)

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MASSACHUSETTS
PRIVATE PASSENGER AUTO
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Effective:
01/01/2013 **02/01/2014** New and 12/15/2012 Renewal Business

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

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DECEMBER 15, 2012 February 1, 2014

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MASSACHUSETTS ENDORSEMENT - M-0108-S

Personal Vehicle Sharing Exclusion

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

[Ed. 10-13]