

EXTENDED NON-OWNED AUTOMOBILE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The provisions of the policy apply to all operators listed on the Coverage Selection page unless modified by this endorsement.

1. If coverage is shown on the Coverage Selections Page under Part 1 Bodily Injury To Others; Part 4 Damage To Someone Else's Property; Part 5 Optional Bodily Injury To Others; and Part 6 Medical Payments, these coverages also apply to any vehicle which is furnished or available for the regular use of the named operator(s) on the Coverage Selections Page. The coverage provided by this endorsement shall be excess over any other collectible insurance or other source of recovery.
2. This endorsement does not provide any coverage if:
 - a. The **auto** is:
 1. owned by you or any **household member**; or
 2. is a temporary substitute for an **auto** owned by you or a **household member**.
 - b. The **auto** is used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking **autos**.
 - c. The **auto** is used in the business or occupation of the named operator(s) listed on the Coverage Selection Page unless the **auto** is operated or **occupied** by the named operator(s) listed on the Coverage Selection Page.

ALL OTHER PROVISIONS OF THIS POLICY APPLY.

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

Effective:
07/01/2017 New Business
07/01/2017 Renewal Business

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

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
44 Reserved for Future Use 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
59 Extended Non-Owned Auto Coverage..... 35

ADDITIONAL ITEMS

Private Passenger Endorsement Index..... B-1

RATING TERRITORIES SECTION

Rating Territories..... T-1

RATING FACTORS SECTION

Rating Factors R-1

RULE 59. EXTENDED NON-OWNED AUTOMOBILE ENDORSEMENT 231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

INDEX

July 1, 2017 New and Renewal Business

<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)
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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)
Medical Payments Endorsement	M-109-S
Extended Non-Owned Automobile Endorsement	231-6272 (Ed. 07-17)

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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
44	Reserved for Future Use	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
59	Extended Non-Owned Auto Coverage.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
--	-----

RATING TERRITORIES SECTION

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

RATING FACTORS SECTION

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

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**PRIVATE PASSENGER ENDORSEMENTS
INDEX**

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~~December 15, 2014 New and February 20, 2015 Renewal Business~~

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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
44	Reserved for Future Use	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage	20
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SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

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

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

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57	Reserved for Future Use	31
58	Registry of Motor Vehicles Procedures	31
59	Extended Non-Owned Auto Coverage.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
--	-----

RATING TERRITORIES SECTION

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

RATING FACTORS SECTION

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

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