

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- 1) Begin immediately after **your auto** is withdrawn from use or in the event of theft, 48 hours after you report the theft to us and the police; and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

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

Effective:
07/02/2017 New Business
07/02/2017 Renewal Business

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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

**PRIVATE PASSENGER ENDORSEMENTS
INDEX
July 2, 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)
\$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. 07-17)
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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- 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

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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
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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.
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Trip Interruption Coverage

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- 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

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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:

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- 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:

07/0102/2017 New Business
07/0102/2017 Renewal Business

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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

PRIVATE PASSENGER ENDORSEMENTS

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July 24, 2017 New and Renewal Business

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