



ADVISORY NOTICE TO POLICYHOLDERS

Removal of Commerce VIP Endorsement

Mass. Law requires that you be notified of reductions and eliminations of coverage. Your policy is no longer eligible for the coverage provided by our Commerce VIP Package Endorsement. As a result we are changing your policy as follows:

Endorsement CIC-2123 has been deleted.

Review your policy for complete information on your coverage. If you have any questions contact your insurance agent.

**NOTICE OF NON-RENEWAL OF YOUR
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY**

Date of this Notice	Registration # (Car)	Registration # (Car)
(Name and Address of Policyholder)	V.I. Number (Car)	V.I. Number (Car)
Policy Expiration Date at 12:01 A.M.		

Policy Number

We are notifying you that your policy will not be renewed when it expires.

Massachusetts law provides that no insurance company shall refuse to renew a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status or principal place of garaging of the vehicle.

Our Reason(s) for Not Renewing Your Policy:

Name of Company: _____

By: _____

IMPORTANT NOTICE TO POLICYHOLDERS

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles and you of our intent to non-renew your motor vehicle insurance policy.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact an insurance company directly or work with a licensed insurance agent to obtain new insurance from a company that the agent represents.

If no insurance company is willing to insure you, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply to the plan. If you apply for insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the insurance coverage that was not renewed.

This notice shall not be deemed a refusal under Section 113D of Chapter 175 of the General Laws of Massachusetts to issue a motor vehicle liability policy or to execute a motor vehicle liability bond.

To Agents and Brokers

If this notice is sent to any agent or broker, the agent or broker must forward it to the insured within fifteen days of its receipt, unless another company has executed a new certificate of insurance. Failure to do so may result in revocation of your insurance agent's or broker's license.