

Retail Benefit Program

This endorsement changes the policy. Please read it carefully.

Retail Benefit Program

As an additional benefit to this policy, we will provide you and our other valued insureds access to retail benefit programs for no additional premium. Policyholders who choose to participate in the program may be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards. The benefits that are offered under the retail benefit program are subject to change at any time in our sole discretion.

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All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

RULE 36. COMMERCE VIP PACKAGE ENDORSEMENT

The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. OPTIONAL COMPANY ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement, CIC-2114 or the VIP Package Endorsement, CIC-2123.

This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

DriveAdvisor is a voluntary program available to eligible operators to promote safe, accident-free driving. As a DriveAdvisor participant, the insured will be provided with a device to install in their auto. The device collects data, which is analyzed for the purpose of providing online feedback and information about the insureds driving patterns. Participation in DriveAdvisor is subject to the program's terms and conditions.

DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

Retail Benefit Program – CIC 2238

Retail Benefit Program is a voluntary program available to all policyholders.

Policyholders that choose to participate in the program may be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards.

This program has no impact on the premium or coverage selections. The benefits that are offered under the retail benefit program are subject to change at any time in our sole discretion.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

RULE 38. Disappearing Deductible Credit

The Disappearing Deductible Credit is available to all eligible policyholders as of May 1, 2013. Endorsement CIC 2197 will be attached to all eligible new and renewal policies. For renewal policies issued on and after May 1, 2013, prior year(s) of coverage with Commerce count for the purposes of determining deductible credit awards.

Eligibility

The coverage applies if a premium is shown for any auto in the Coverage Selections Page for Collision or Limited Collision.

Credit Awards

Credits will be awarded after one full clean year where no credits were used or lost. "Clean Year" means any twelve month policy period in which the insured has their auto insured by Commerce and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run Collision or Comprehensive loss payments greater than \$500.

The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.

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All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

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The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. COMPANY ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

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This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

DriveAdvisor is a voluntary program available to eligible operators to promote safe, accident-free driving. As a DriveAdvisor participant, the insured will be provided with a device to install in their auto. The device collects data, which is analyzed for the purpose of providing online feedback and information about the insureds driving patterns. Participation in DriveAdvisor is subject to the program's terms and conditions.

DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

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The Disappearing Deductible Credit is available to all eligible policyholders as of May 1, 2013. Endorsement CIC 2197 will be attached to all eligible new and renewal policies. For renewal policies issued on and after May 1, 2013, prior year(s) of coverage with Commerce count for the purposes of determining deductible credit awards.

Eligibility

The coverage applies if a premium is shown for any auto in the Coverage Selections Page for Collision or Limited Collision.

Credit Awards

Credits will be awarded after one full clean year where no credits were used or lost. "Clean Year" means any twelve month policy period in which the insured has their auto insured by Commerce and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run Collision or Comprehensive loss payments greater than \$500.

The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.

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AAA Member Package Endorsement	CIC 2114 (Ed. (Ed. 11-13)
Accident Forgiveness	CIC-2209 (Ed. 11-13)
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08 Rev.)
Auto Loan/Lease Coverage	CIC 2125 (Ed. 5-12)
Commerce VIP Package Endorsement	CIC 2123 (Ed. 11-13)
Commerce Elite Package Endorsement	CIC 2126 (Ed. 05-13)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 11-11)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Disappearing Deductible Credit Endorsement	CIC-2197 (Ed. 05/13)
DriveAdvisor Program Endorsement	CIC-2229 (Ed. 12/13)
Retail Benefit Program Endorsement	CIC-2238 (Ed. 5/14)
Enhancer Package Endorsement	CIC 2122 (Ed. 11-13)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08 Rev.)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Automobile Insurance Policy	2008 Edition
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Motorcycle Accessory Coverage	CIC-2174 (4/11)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Notice to Policyholders	CIC-2211 (11/13)
Notice to Policyholders	CIC-2210 (11/13)
Operator Exclusion Form	CIC-616 (Ed. 01-02)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
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Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08 Rev.)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
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Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Vehicle Sharing Exclusion	CIC-2212 (Ed. 11-13)
Waiver of Deductible	MPY-0016-S (Ed. 04-08 Rev.)

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Disappearing Deductible Credit Endorsement	CIC-2197 (Ed. 05/13)
DriveAdvisor Program Endorsement	CIC-2229 (Ed. 12/13)
Retail Benefit Program Endorsement	CIC-2238 (Ed. 5/14)
Enhancer Package Endorsement	CIC 2122 (Ed. 11-13)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08 Rev.)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Massachusetts Automobile Insurance Policy	2008 Edition
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Motorcycle Accessory Coverage	CIC-2174 (4/11)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Notice to Policyholders	CIC-2211 (11/13)
Notice to Policyholders	CIC-2210 (11/13)
Operator Exclusion Form	CIC-616 (Ed. 01-02)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08 Rev.)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Vehicle Sharing Exclusion	CIC-2212 (Ed. 11-13)
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Accident Forgiveness	CIC-2209 (Ed. 11-13)
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08 Rev.)
Auto Loan/Lease Coverage	CIC 2125 (Ed. 5-12)
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Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Disappearing Deductible Credit Endorsement	CIC-2197 (Ed. 05/13)
DriveAdvisor Program Endorsement	CIC-2229 (Ed. 12/13)
<u>Retail Benefit Program Endorsement</u>	<u>CIC-2238 (Ed. 5/14)</u>
Enhancer Package Endorsement	CIC 2122 (Ed. 11-13)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08 Rev.)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
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Motorcycle Accessory Coverage	CIC-2174 (4/11)
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Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08 Rev.)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Vehicle Sharing Exclusion	CIC-2212 (Ed. 11-13)
Waiver of Deductible	MPY-0016-S (Ed. 04-08 Rev.)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

RULE 36. COMMERCE VIP PACKAGE ENDORSEMENT

The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. OPTIONAL COMPANY ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement, CIC-2114 or the VIP Package Endorsement, CIC-2123.

This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

DriveAdvisor is a voluntary program available to eligible operators to promote safe, accident-free driving. As a DriveAdvisor participant, the insured will be provided with a device to install in their auto. The device collects data, which is analyzed for the purpose of providing online feedback and information about the insureds driving patterns. Participation in DriveAdvisor is subject to the program's terms and conditions.

DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

Retail Benefit Program – CIC 2238

Retail Benefit Program is a voluntary program available to all policyholders.

Policyholders that choose to participate in the program may be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards.

This program has no impact on the premium or coverage selections. The benefits that are offered under the retail benefit program are subject to change at any time in our sole discretion.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

RULE 38. Disappearing Deductible Credit

The Disappearing Deductible Credit is available to all eligible policyholders as of May 1, 2013. Endorsement CIC 2197 will be attached to all eligible new and renewal policies. For renewal policies issued on and after May 1, 2013, prior year(s) of coverage with Commerce count for the purposes of determining deductible credit awards.

Eligibility

The coverage applies if a premium is shown for any auto in the Coverage Selections Page for Collision or Limited Collision.

Credit Awards

Credits will be awarded after one full clean year where no credits were used or lost. "Clean Year" means any twelve month policy period in which the insured has their auto insured by Commerce and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run Collision or Comprehensive loss payments greater than \$500.

The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

RULE 36. COMMERCE VIP PACKAGE ENDORSEMENT

The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. ~~OPTIONAL-COMPANY~~ ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement, CIC-2114 or the VIP Package Endorsement, CIC-2123.

This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

DriveAdvisor is a voluntary program available to eligible operators to promote safe, accident-free driving. As a DriveAdvisor participant, the insured will be provided with a device to install in their auto. The device collects data, which is analyzed for the purpose of providing online feedback and information about the insureds driving patterns. Participation in DriveAdvisor is subject to the program's terms and conditions.

DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

Retail Benefit Program – CIC 2238

Retail Benefit Program is a voluntary program available to all policyholders.

Policyholders that choose to participate in the program will be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards.

This program has no impact on the premium or coverage selections. The benefits that we offer under the retail benefit program are subject to change at any time in our sole discretion.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

RULE 38. Disappearing Deductible Credit

The Disappearing Deductible Credit is available to all eligible policyholders as of May 1, 2013. Endorsement CIC 2197 will be attached to all eligible new and renewal policies. For renewal policies issued on and after May 1, 2013, prior year(s) of coverage with Commerce count for the purposes of determining deductible credit awards.

Eligibility

The coverage applies if a premium is shown for any auto in the Coverage Selections Page for Collision or Limited Collision.

Credit Awards

Credits will be awarded after one full clean year where no credits were used or lost. "Clean Year" means any twelve month policy period in which the insured has their auto insured by Commerce and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run Collision or Comprehensive loss payments greater than \$500.

The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

RULE 36. COMMERCE VIP PACKAGE ENDORSEMENT

The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. COMPANY ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement, CIC-2114 or the VIP Package Endorsement, CIC-2123.

This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

DriveAdvisor is a voluntary program available to eligible operators to promote safe, accident-free driving. As a DriveAdvisor participant, the insured will be provided with a device to install in their auto. The device collects data, which is analyzed for the purpose of providing online feedback and information about the insureds driving patterns. Participation in DriveAdvisor is subject to the program's terms and conditions.

DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

Retail Benefit Program – CIC 2238

Retail Benefit Program is a voluntary program available to all policyholders.

Policyholders that choose to participate in the program will be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards.

This program has no impact on the premium or coverage selections. The benefits that we offer under the retail benefit program are subject to change at any time in our sole discretion.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

RULE 38. Disappearing Deductible Credit

The Disappearing Deductible Credit is available to all eligible policyholders as of May 1, 2013. Endorsement CIC 2197 will be attached to all eligible new and renewal policies. For renewal policies issued on and after May 1, 2013, prior year(s) of coverage with Commerce count for the purposes of determining deductible credit awards.

Eligibility

The coverage applies if a premium is shown for any auto in the Coverage Selections Page for Collision or Limited Collision.

Credit Awards

Credits will be awarded after one full clean year where no credits were used or lost. "Clean Year" means any twelve month policy period in which the insured has their auto insured by Commerce and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run Collision or Comprehensive loss payments greater than \$500.

The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.

Retail Benefit Program

This endorsement changes the policy. Please read it carefully.

Retail Benefit Program

As an additional benefit to this policy, we will provide you and our other valued insureds access to a retail benefit program for no additional premium. Participants in the program will be eligible to receive benefits that include, from time to time based on availability, discounts on products and services provided by third party retail stores, extended warranty benefits, and/or other rewards. The benefits that we offer under the retail benefit program are subject to change at any time in our sole discretion.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

All policies subject to this rule, written for trailers with living quarters, must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

RULE 35. AAA MEMBER PACKAGE ENDORSEMENT

The AAA Member Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephones Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The coverage provided by this endorsement applies only if the policyholder is a AAA Member and the policy was not assigned to Commerce through the Massachusetts Automobile Insurance Plan. The additional benefits and enhancements provided by this endorsement are available at no additional premium. All policies subject to this rule will contain the endorsement entitled AAA Member Package Endorsement, CIC-2114.

If the insured is eligible under the policy to also receive the Commerce VIP Package Endorsement, CIC-2123, the VIP Package Endorsement supersedes the AAA Member Package Endorsement. Refer to Rule 36 for eligibility and coverage.

RULE 36. COMMERCE VIP PACKAGE ENDORSEMENT

The Commerce VIP Package Endorsement provides increased limits for Bail Bonds, waiver of the Comprehensive deductible for Malicious Mischief or Vandalism that occurs on school property, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, only to policies written under an approved group marketing program endorsed by Horace Mann Insurance Brokers of MA. Such group marketing programs include but are not limited to specific educator associations, public school districts, and teachers credit unions. All policies subject to this rule will contain the endorsement entitled Commerce VIP Package Endorsement, CIC-2123.

RULE 37. ~~OPTIONAL-COMPANY~~ ENDORSEMENTS

Commerce Enhancer Package Endorsement – CIC 2122

The Commerce Enhancer Package Endorsement provides increased limits for Bail Bonds, Loss of Earnings and Substitute Transportation, as well as the following additional coverages: Cellular Telephone Replacement, Glass Repair Coverage, Laptop and Tablet Computer Replacement, Personal Belongings, Pet Injury Coverage, Seat Belt/Air Bag Benefit, Waiver of Collision Deductible, and Replacement Cost Coverage. This endorsement is available for purchase only for policies that do not contain the AAA Member Package Endorsement, CIC-2114 or the VIP Package Endorsement, CIC-2123.

This endorsement can be purchased for an additional per policy annual and minimum retained premium of \$20.

Commerce Elite Package Endorsement – CIC 2126

The Commerce Elite Package Endorsement provides the following additional coverages: Collision and Limited Collision Deductible Savings Program, Original Equipment Manufacturer Parts Coverage, Mechanical Parts Replacement Cost Coverage, Emergency Travel Expense, Additional Towing and Labor Coverage, and Accidental Discharge of Air Bag Coverage.

If the deductible is waived under the Collision and Limited Collision Deductible Savings Program included in this endorsement, then the insured is not eligible to use Disappearing Deductible Credits, if any.

This endorsement can be purchased for any policy that provides Part 9 - Comprehensive coverage. There is a \$35 annual and minimum retained premium for this endorsement.

Auto Loan/Lease Coverage – CIC 2125

A policy providing Part 7 - Collision and Part 9 - Comprehensive may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a new vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup, or van, as defined in Rule 27, except that antiques and motor homes/camper bodies are not eligible; and
- b. The insured must request, and the auto loan/lease coverage must be added, within 30 days of leasing or financing a new vehicle. A new vehicle is defined as one which is 5 model years old or less; or
- c. Coverage may be applied to a vehicle written on a new business policy provided the vehicle had the same coverage on a previous policy and is 5 model years old or less.

There is a 5% charge of both the Part 7 - Collision and Part 9 - Comprehensive premiums for this endorsement.

Motorcycle Accessory Coverage – CIC 2174

Motorcycle Accessory Coverage may be purchased to provide protection from physical damage to or loss of accessories, on a motorcycle or motorcycle trailer, other than those that are original manufacturer installed and which alter the appearance or performance of a motorcycle or motorcycle trailer.

This includes but is not limited to:

- a. Permanently installed electronic equipment, antennas, and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media. Items must be installed using bolts or brackets, including slide-out brackets;
- b. Sidecars;
- c. Custom paint, custom plating, custom seats and custom exhaust;
- d. Safety riding apparel. This includes safety apparel specifically designed to minimize injury from an accident. This includes but is not limited to helmets, leather clothing, riding boots and gloves, and protective eyewear.

Certain exclusions will apply. Please refer to the endorsement for additional details.

This endorsement may be purchased for any motorcycle that has Part 9 - Comprehensive Coverage in increments of \$1,000, up to a maximum limit of \$25,000. Please refer to the Miscellaneous Rate Page for the applicable premiums per \$1,000 of coverage.

DriveAdvisor Program Endorsement – CIC 2229

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DriveAdvisor Endorsement is eligible to Insureds who:

1. at the time of program enrollment, have an operator on their policy with:
 - a. less than three years driving experience; or
 - b. 5 or more Merit Rating points,
2. have a 1996 or newer automobile that is compatible with the DriveAdvisor device; and
3. provide a valid email address.

This program has no impact on the premium or coverage selections.

This service is provided through a third party and is subject to availability, terms, conditions and limitations, which may change without prior written notice.

Retail Benefit Program – CIC 2238

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Eligibility

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Credit Awards

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The Insured's policy will earn a \$50 credit for each consecutive clean year(s) after the initial clean year up to the policy period. The maximum credits that can be earned is \$250.

If the credits are used or lost, a new clean policy year must be completed before the insured is awarded credits again.

Using Credits

Credits will be used to reduce the deductible amount that is owed on a Collision, Limited Collision or Comprehensive claim greater than \$500 to which the deductible applies as long as the insured is not eligible for coverage under the Elite Package Endorsement. If the deductible is waived in whole or part by the Elite Package endorsement, that coverage prevails.

Credits will be set to \$0 if they are used during the policy period.

Losing Credits

Credits will be lost and will be set to \$0 during the policy period if:

- At any time the insured does not have Collision Limited Collision coverage on at least one auto covered by the policy;
- The insured or any operator listed on the policy is surcharged for an at-fault accident when there is no Collision or Limited Collision claim made;
- The deductible is waived in whole or part by coverage in the Elite Package Endorsement;
- The policy cancels with a lapse in coverage.