

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

Massachusetts Personal Automobile
Antique & Classic Auto Program

This policy is Issued By: Foremost Insurance Company Grand Rapids Michigan

ITEM 1. This policy is Issued To:

Policy Number:

ITEM 2. The policy is effective from:

To: (12:01 A.M. Eastern Standard Time)

PRODUCER:

BROKER:

ITEM 3. Description of your Auto:

SEE ATTACHED SCHEDULE

ITEM 4. This policy provides only the coverage for which a premium charge is shown. Bodily Injury to Others, Personal Injury Protection, Bodily Injury Caused By An Uninsured Auto, Damage to Someone Else's Property, Medical Payments, and Bodily Injury Caused By An Underinsured Auto is provided for all antique and classic autos in excess of three at no additional charge. (Parts 1, 2, 3, 4, 5, 6, 12)

Compulsory Insurance	Limits	Deductible	Premium			
			Auto 1	Auto 2	Auto 3	TOTAL
Part 1. Bodily Injury to Others	\$20,000 per person \$40,000 per accident	None	\$	\$	\$	\$
Part 2. Personal Injury Protection	\$8,000 per person	\$ <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself and household member	\$	\$	\$	\$
Part 3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limit \$20,000 / \$40,000)	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ per accident	None	\$	\$	\$	\$
Optional Insurance						
Part 5. Optional Bodily Injury To Others	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 6. Medical Payments	\$ per accident	None	\$	\$	\$	\$
Part 7. Collision		\$	See Schedule Attached			\$
Part 8. Limited Collision		\$	See Schedule Attached			\$
Part 9. Comprehensive		\$	See Schedule Attached			\$
Part 10. Substitute Transportation		\$	See Schedule Attached			\$
Part 11. Towing & Roadside Assistance		\$	See Schedule Attached			\$
Part 12. Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident					\$
TOTAL PREMIUM						\$

Identification Numbers of Endorsements Forming a Part of This Policy

Item 5. Place of Principal Garaging

Item 6. Secured Lender/Lessor - Additional Insured, if Rented Auto

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of operators required to be listed and the answers given above for all listed operators. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for the Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for the Part and not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the differences between the total amounts collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for the Part.

**SCHEDULE OF ANTIQUE AND CLASSIC AUTOMOBILES
EXTENSION OF DECLARATIONS - MASSACHUSETTS**

POLICY NUMBER:
EFFECTIVE DATE:

NAMED INSURED:

SCHEDULE										
DESCRIPTION OF AUTOMOBILES							COVERAGES			
AUTO	YEAR	A/C	LP	MAKE/MODEL	BODY TYPE	AUTO ID NUMBER	AMOUNT OF INSURANCE	PART 7 COLLISION	PART 8 LIMITED COLLISION	PART 9 COMPREHENSIVE

A/C = ANTIQUE OR CLASSIC LP = LOSS PAYEE

SCHEDULE - CONTINUED			
COVERAGES			SECURED LENDER/LESSOR - Additional Insured, if Rented Auto
AUTO	PART 10 SUBSTITUTE TRANSPORTATION UP TO \$ A DAY \$ MAXIMUM	PART 11 TOWING, ROADSIDE ASSISTANCE AND CAR SHOW EXPENSES- MASSACHUSETTS	

TOWING, ROADSIDE ASSISTANCE, AND CAR SHOW EXPENSES - MASSACHUSETTS
4717 11/11

PART 11. Towing and Labor is replaced by:

TOWING AND ROADSIDE ASSISTANCE COVERAGE

If **your auto**, or a trailer or vehicle being used to transport **your auto** breaks down, towing and roadside assistance coverage provides **you** with a toll-free phone number that **you** may use 24 hours a day, 365 days a year, in all 50 states, the District of Columbia and Canada. Just call the toll-free phone number, explain **your** problem and a towing/repair service will get **you** back on the road again or to a qualified service facility where repairs can be made.

If **you** request towing or roadside assistance through the toll-free number, the cost for the covered service(s) will be billed to **us** by the towing or service facility which assisted you. **We** will pay for:

- Towing up to 50 miles from the place of disablement.
- Roadside Assistance services performed at the place of disablement, including:
 - Labor for such things as battery boost, gas, oil, fluid, or water (**we** will not pay for the batteries, gas, oil, fluid, or water); and
 - Services performed by a professional locksmith.

If **you** do not request towing or roadside assistance through the toll-free number, **we** will provide **you** with towing and roadside assistance coverage up to \$125 per occurrence. **You** must pay the service bills at the time the service is provided and then submit receipts to **us** for reimbursement. **We** will not pay for the batteries, gas, oil, fluid, or water at the place of disablement.

CAR SHOW EXPENSES

If **your auto** is disabled due to an accident or mechanical breakdown and as a result **you** are unable to attend a car show, we will reimburse **you** up to a maximum of \$100 for each occurrence for non-refundable expenses which were incurred prior to the accident or mechanical breakdown. Covered expenses are:

- Car show registration fees; and
- Hotel expenses.

In order to be reimbursed, **you** must submit receipts containing the name, address and telephone number of the company charging the expenses. Car Show Expense covers a maximum of 2 events per policy term.

ADDITIONAL BENEFIT - MASSACHUSETTS

4856 11/11

The following provision is added to the policy:

Additional Benefit

We may work with merchants to provide the best possible value for:

1. services; and
2. replacement of;

your property.

If we are able to negotiate:

1. discounts; or
2. other benefits;

with merchants, we will extend those:

1. discounts; or
2. other benefits;

to you.

You may contact the merchants directly.

When you do, you may be afforded additional:

1. discounts; and
2. services.

You are under no obligation to purchase any:

1. property; or
2. services;

from these merchants.

Nor are we obligated to provide these benefits.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS

* 1. Bodily Injury To Others (Antique and Other Collectible Antique Autos)

Limit of Liability	1 st Auto	2 nd Auto	3 rd Auto †
\$20,000/40,000	\$ 10.40	\$ 7.80	\$ 5.20

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

*1A. Bodily Injury To Others (Special Interest Antique Autos)

Limit of Liability	1 st Auto	2 nd Auto	3 rd Auto †
\$20,000/40,000	\$ 41.60	\$ 31.20	\$ 20.80

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

* 2. Personal Injury Protection (Antique and Other Collectible Antique Autos)

Limit of Liability - \$8,000

Policyholder Alone

Deductible	1 st Auto	2 nd Auto	3 rd Auto †
\$ 0	\$ 5.20	\$ 3.90	\$ 1.30
100	5.10	3.80	1.30
250	5.00	3.70	1.20
500	4.80	3.60	1.20
1,000	4.40	3.30	1.10
2,000	3.80	2.80	.90
4,000	3.20	2.40	.80
8,000	2.90	2.10	.70

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

* 2. Personal Injury Protection (Antique and Other Collectible Antique Autos) (continued)

Policyholder and Household Members

Deductible	1 st Auto	2 nd Auto	3 rd Auto †
\$ 0	\$ 5.20	\$ 3.90	\$ 1.30
100	5.10	3.80	1.30
250	4.90	3.70	1.20
500	4.60	3.50	1.20
1,000	4.20	3.10	1.00
2,000	3.30	2.50	.80
4,000	2.60	2.00	.70
8,000	2.10	1.60	.50

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

*2A. Personal Injury Protection (Special Interest Antique Autos)

Limit of Liability - \$8,000

Policyholder Alone

Deductible	1 st Auto	2 nd Auto	3 rd Auto †
\$ 0	\$ 10.40	\$ 7.80	\$ 2.60
100	10.20	7.60	2.50
250	10.00	7.50	2.50
500	9.60	7.20	2.40
1,000	8.80	6.60	2.20
2,000	7.60	5.70	1.90
4,000	6.40	4.80	1.60
8,000	5.70	4.30	1.40

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

*2A. Personal Injury Protection (Special Interest Antique Autos) (continued)

Limit of Liability - \$8,000

Policyholder and Household Members

Deductible	1 st Auto	2 nd Auto	3 rd Auto †
\$ 0	\$ 10.40	\$ 7.80	\$ 2.60
100	10.20	7.60	2.50
250	9.80	7.30	2.40
500	9.30	6.90	2.30
1,000	8.30	6.20	2.10
2,000	6.70	5.00	1.70
4,000	5.20	3.90	1.30
8,000	4.30	3.20	1.10

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

* 3. Bodily Injury Caused By An Uninsured Auto (Antique and Other Collectible Antique Autos)

Limits	Premium per car †	Limits	Premium per car †
20/40	\$ 7.80	100/300	\$ 15.60
25/50	9.10	250/500	16.90
35/80	10.40	500/500	18.20
50/100	13.00	500/1000	20.80

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

*3A. Bodily Injury Caused By An Uninsured Auto (Special Interest Antique Autos)

Limits	Premium per car †	Limits	Premium per car †
20/40	\$ 15.60	100/300	\$ 31.20
25/50	18.20	250/500	33.80
35/80	20.80	500/500	36.40
50/100	26.00	500/1000	41.60

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

* 4. Damage To Someone Else's Property (Antique, Other Collectible and Special Interest Antique Autos)

Limit of Liability	1 st Auto	2 nd Auto	3 rd Auto †
\$ 5,000	\$ 1.30	\$ 1.30	\$ 1.30
10,000	2.60	1.30	1.30
25,000	3.90	1.30	1.30
50,000	7.80	3.90	1.30
100,000	9.10	3.90	2.60

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

* 5. Optional Bodily Injury To Others (Antique, Other Collectible and Special Interest Antique Autos)

Limits	1 st Auto	2 nd Auto	3 rd Auto †
20/40	\$ 2.60	\$ 1.30	\$ 1.30
25/50	3.90	2.60	1.30
35/80	5.20	3.90	2.60
50/100	6.50	3.90	2.60
100/300	7.80	6.50	2.60
250/500	9.10	7.80	2.60
500/500	10.40	7.80	2.60
500/1000	11.70	9.10	2.60

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

6. Medical Payments (Antique, Other Collectible and Special Interest Antique Autos)

Limit of Liability	1 st Auto	2 nd Auto	3 rd Auto †
\$5,000	\$ 1.30	\$ 1.30	\$ 1.30

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

7. Collision

- a. Antique Auto (means a motor vehicle twenty-five years or more of age and is in original condition or has been restored to original condition)

Rate Per \$100	Model Year	Antique	Classic
\$300 Deductible	Prior to model year 1945	\$.30	\$.65
	1945 to current (25 year minimum)	.35	.70
\$500 Deductible	Prior to model year 1945	.29	.64
	1945 to current (25 year minimum)	.34	.69
\$1,000 Deductible	Prior to model year 1945	.28	.63
	1945 to current (25 year minimum)	.33	.68

Waiver of Deductible is included without charge with all deductible options. Endorsement M0389 01/00 is attached when a vehicle under this policy is covered for Collision.

- b. Other Collectible Antique Autos which include Street Rod (means a motor vehicle manufactured prior to 1949 whose body, chassis, engine, suspension or interior has been modified), Customized/Modified Vehicle (means a motor vehicle manufactured after 1948 which is at least 25 years old and has been altered from its original condition).

Rate Per \$100	Model Year	Street Rod	Customized Modified
\$300 Deductible	Prior to model year 1945	\$.55	\$.55
	1945 to current (25 year minimum)	.55	.55
\$500 Deductible	Prior to model year 1945	.50	.50
	1945 to current (25 year minimum)	.50	.50
\$1,000 Deductible	Prior to model year 1945	.45	.45
	1945 to current (25 year minimum)	.45	.45

Waiver of Deductible is included without charge with all deductible options. Endorsement M0389 01/00 is attached when a vehicle under this policy is covered for Collision.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

- c. Other Special Interest Antique Autos which include Replicars (means a commercially assembled reproduction of any motor vehicle at least 25 years old), Kit Cars (means a motor vehicle at least 25 years old consisting of separately manufactured components that are assembled by the purchaser).

Rate Per \$100	Model Year	Replicar	Kit Car
\$300 Deductible	Prior to model year 1945	\$.80	\$.80
	1945 to current (25 year minimum)	.80	.80
\$500 Deductible	Prior to model year 1945	.75	.75
	1945 to current (25 year minimum)	.75	.75
\$1,000 Deductible	Prior to model year 1945	.70	.70
	1945 to current (25 year minimum)	.70	.70

Waiver of Deductible is included without charge with all deductible options. Endorsement M0389 01/00 is attached when a vehicle under this policy is covered for Collision.

8. Limited Collision

Charge 9% of the \$500 Deductible Collision Premium. The premium charge contemplates reducing the collision deductible to zero without additional charge. Limited Collision Coverage is therefore provided without a deductible.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

9. Comprehensive

- a. Antique Auto (means a motor vehicle twenty-five years or more of age and is in original condition or has been restored to original condition)

Rate Per \$100	Model Year	Antique	Classic
\$300 Deductible	Prior to model year 1945	\$.30	\$.65
	1945 to current (25 year minimum)	.35	.70
\$500 Deductible	Prior to model year 1945	.29	.64
	1945 to current (25 year minimum)	.34	.69

\$100 Glass Deductible (Comprehensive) is provided without charge with all deductible options. Endorsement M0390 01/00 is attached when a vehicle under this policy is covered for Comprehensive Coverage.

- b. Other Collectible Antique Autos which include Street Rod (means a motor vehicle manufactured prior to 1949 whose body, chassis, engine, suspension or interior has been modified), Customized/Modified Vehicle (means a motor vehicle manufactured after 1948 which is at least 25 years old and has been altered from its original condition).

Rate Per \$100	Model Year	Street Rod	Customized Modified
\$300 Deductible	Prior to model year 1945	\$.70	\$.70
	1945 to current (25 year minimum)	.70	.70
\$500 Deductible	Prior to model year 1945	.60	.60
	1945 to current (25 year minimum)	.60	.60

\$100 Glass Deductible (Comprehensive) is provided without charge with all deductible options. Endorsement M0390 01/00 is attached when a vehicle under this policy is covered for Comprehensive Coverage.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
 (continued)

- d. Other Special Interest Antique Autos which include Replicars (means a commercially assembled reproduction of any motor vehicle at least 25 years old), Kit Cars (means a motor vehicle at least 25 years old consisting of separately manufactured components that are assembled by the purchaser).

Rate Per \$100	Model Year	Replicar	Kit Car
\$300 Deductible	Prior to model year 1945	\$ 1.05	\$ 1.05
	1945 to current (25 year minimum)	1.05	1.05
\$500 Deductible	Prior to model year 1945	.95	.95
	1945 to current (25 year minimum)	.95	.95

\$100 Glass Deductible (Comprehensive) is provided without charge with all deductible options. Endorsement M0390 01/00 is attached when a vehicle under this policy is covered for Comprehensive Coverage.

- *10. Substitute Transportation (Antique, Other Collectible and Special Interest Antique Autos)

\$15/Day, \$450 Maximum	\$20
\$30/Day, \$900 Maximum	61

- *11. Towing and Labor (Antique, Other Collectible and Special Interest Antique Autos)

Limit 50 miles	\$12 per policy
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MASSACHUSETTS

ANTIQUA AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
(continued)

- *12. Bodily Injury Caused By An Underinsured Auto
(Antique, Other Collectible and Special Interest Antique Autos)

Limits	Premium per car †	Limits	Premium per car †
20/40	Included	100/300	\$ 15.60
25/50	\$ 9.10	250/500	16.90
35/80	10.40	500/500	18.20
50/100	13.00	500/1000	20.80

†All Antique and Classic autos in excess of three in number, owned by any one individual, are covered at no additional charge.

13. Sound Receiving and Transmitting Equipment
(Antique, Other Collectible and Special Interest Antique Autos)

Apply a rate of \$7 to each \$100 of valuation

14. Spare Parts (Antique, Other Collectible and Special Interest Antique Autos)

A limit of \$250 coverage is provided for "spare parts" in the policy. Replacement coverage is available for items normally a part of the automobile that are not currently in place on the antique or classic automobile. This coverage may be increased at the following rate.

Rate: \$.70 per \$100 of Coverage

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
(continued)

Schedule Rating Plan

Eligibility

Any risk meeting the following qualification shall be eligible for the application of this Plan:

Minimum property value of \$200,000

Application of Credit

The credit allowed by this rating plan will be applied to Collision and/or Other Than Collision only.

Schedule Rating Table

I. Security – Types of Alarms (1% - 10% Maximum Credit Allowed)

Central Station Fire & Burglar Alarm – A credit is available if there is a central station or direct reporting fire and burglar alarm at the garage where the Antique or Classic vehicle(s) are kept.

Local Fire & Burglar Alarm – A credit is available if there is a local fire and burglar alarm at the garage where the Antique and Classic vehicle(s) are kept.

Automatic Sprinklers – A credit is available if an automatic sprinkler system is installed in the garage where the Antique or Classic vehicle(s) are kept.

Watchdog or Watchman on Premises – A credit is available if a watchdog or watchman is available on the premises 24 hours a day.

Padlock and Fire Extinguisher – A credit if available if padlock and fire extinguisher are present at the garage where the Antique or Classic vehicle(s) are kept.

II. Type of storage structure (1% - 10% maximum credit allowed)

A credit is available for the following types of storage.

Fire Resistive – Buildings constructed of a combination of the following materials:

Exterior Walls or Exterior Structural Frame

- Solid masonry, including reinforced concrete
- Hollow masonry less than 12" thick
- Hollow masonry less than 12" thick, but not less than 8" thick, with a fire resistance rating of not less than 2 hours

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
(continued)

Schedule Rating Plan (continued)

Floors and Roof

- Monolithic floors and roof of reinforced concrete with slabs that are at least 4" thick
- Joist Systems with slabs supported by concrete joists spaced no more than 36" on centers with a slab thickness of not less than 2 3/4"
- Floor and roof assemblies with a fire resistance rating of not less than 2 hours

Structural Metal Supports

- Horizontal and vertical load bearing protected metal supports with a fire resistance rating of not less than 2 hours

Modified Fire Resistive – Buildings with exterior walls, floors, and roof constructed of masonry materials that are listed as fire resistive, but with a fire resistance rating of less than 2 hours, but not less than 1 hour.

Masonry Non-Combustible – Buildings with exterior walls of fire resistive construction, or of masonry, and with non-combustible or slow burning floors or roof.

Non-Combustible – Buildings with exterior walls, floors, and roof of non-combustible or slow burning material supported by non-combustible or slow burning supports.

Joisted Masonry – Buildings with exterior walls of fire resistive construction of masonry, and with combustible floors and roof.

Frame – Buildings with exterior walls, floors and roof of combustible construction, or buildings with exterior walls of non-combustible or low burning construction, with combustible floors and roof.

III. Dispersement of Risk (1% - 10% maximum Credit Allowed)

A credit is available for a risk which is dispersed between a minimum of two locations with common ownership and a minimum property value of \$200,000 per location.

Total Credit Available 25%

MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

ANNUAL RATES/PREMIUMS
(continued)

Experience Rating Plan

Eligibility

Any risk meeting the following qualifications shall be eligible for the application of this Plan:

Minimum property value of \$200,000

Application of Credit

The credit allowed by this rating plan will be applied to Collision and/or Other Than Collision only.

Credit Available

<u>Loss Ratio is</u>	<u>Credit Received</u>
0 – 15%	20%
16 – 30%	10%

Total credit available 20%

COVERAGE SELECTIONS PAGE

Exhibit M0359

This page and any attached endorsements form a part of your policy

undelined = added
srikethrough = deleted

Massachusetts Personal Automobile
Antique & Classic Auto Program

This policy is Issued By:
ITEM 1. This policy is Issued To:

Policy Number:

ITEM 2. The policy is effective from:
PRODUCER:

To: (12:01 A.M. Eastern Standard Time)
BROKER:

ITEM 3. Description of your Auto:

SEE ATTACHED SCHEDULE

ITEM 4. This policy provides only the coverage for which a premium charge is shown. Bodily Injury to Others, Personal Injury Protection, Bodily Injury Caused By An Uninsured Auto, Damage to Someone Else's Property, Medical payments, and Bodily Injury Caused By An Underinsured Auto is provided for all antique and classic autos in excess of three at no additional charge. (Parts 1, 2, 3, 4, 5, 6, 12)

Compulsory Insurance	Limits	Deductible	Premium			
			Auto 1	Auto 2	Auto 3	TOTAL
Part 1. Bodily Injury to Others	\$20,000 per person \$40,000 per accident	None	\$	\$	\$	\$
Part 2. Personal Injury Protection	\$8,000 per person	\$ <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself and household member	\$	\$	\$	\$
Part 3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limit \$20,000 / \$40,000)	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ per accident	None	\$	\$	\$	\$
Optional Insurance						
Part 5. Optional Bodily Injury To Others	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 6. Medical Payments	\$ per accident	None	\$	\$	\$	\$
Part 7. Collision		\$	See Schedule Attached			\$
Part 8. Limited Collision		\$	See Schedule Attached			\$
Part 9. Comprehensive		\$	See Schedule Attached			\$
Part 10. Substitute Transportation		\$	See Schedule Attached			\$
Part 11. Towing and Labor & Roadside Assistance		\$	See Schedule Attached			\$
Part 12. Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident					\$
TOTAL PREMIUM						\$

Identification Numbers of Endorsements Forming a Part of This Policy

Item 5. Place of Principal Garaging

Item 6. Secured Lender/Lessor - Additional Insured, if Rented Auto

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

Countersigned By: _____

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of operators required to be listed and the answers given above for all listed operators. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for the Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for the Part and not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the differences between the total amounts collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for the Part.

SCHEDULE OF ANTIQUE AND CLASSIC AUTOMOBILES
EXTENSION OF DECLARATIONS - MASSACHUSETTS

Exhibit M0370

underlined = added
strikethrough = deleted

POLICY NUMBER:
EFFECTIVE DATE:

NAMED INSURED:

SCHEDULE										
DESCRIPTION OF AUTOMOBILES							COVERAGES			
AUTO	YEAR	A/C	LP	MAKE/MODEL	BODY TYPE	AUTO ID NUMBER	AMOUNT OF INSURANCE	PART 7 COLLISION	PART 8 LIMITED COLLISION	PART 9 COMPREHENSIVE

A/C = ANTIQUE OR CLASSIC LP = LOSS PAYEE

SCHEDULE - CONTINUED			
COVERAGES			SECURED LENDER/LESSOR - Additional Insured, if Rented Auto
AUTO	PART 10 SUBSTITUTE TRANSPORTATION UP TO \$ A DAY \$ MAXIMUM	PART 11 TOWING AND LABOR UP TO \$ FOR EACH DISABLEMENT	
		<u>TOWING, ROADSIDE ASSISTANCE AND CAR SHOW EXPENSE - MASSACHUSETTS</u>	

MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

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* Antique and Classic Auto Program Rates	R-1 thru R-12
FORMS	FORM NUMBER
Massachusetts Motor Vehicle Insurance	MAAA 02/12
Massachusetts Motor Vehicle Insurance	MAMA 01/06
* Coverage Selections Page	M 0359 Ed. 01/12
Massachusetts Automobile Insurance Policy	M 0361 04/08
Coverage Selections Page – Change Declaration	M 0362 Ed. 11/05
* Schedule of Antique and Classic Automobiles Extension of Declarations – Massachusetts	M 0370 01/12
Massachusetts Endorsement Waiver of Collision Deductible	M 0389 01/00
Massachusetts Endorsement \$100 Glass Deductible – (Comprehensive)	M 0390 01/00
* Towing, Roadside Assistance, and Car Show Expenses – Massachusetts	4717 11/11
* Additional Benefits – Massachusetts	4856 11/11
Massachusetts Antique and Classic Automobile Insurance Policy	6234 08/04
Coverage For Sound Receiving and Transmitting Equipment – Massachusetts	6530 08/04
Antique Auto – Massachusetts	6533 08/04
Classic Auto – Massachusetts	6535 08/04
Spare Parts Coverage Optional Increased Spare Parts Coverage – Massachusetts	6536 08/04
Massachusetts Mandatory Endorsement – M-0099-S (Ed. 9/11)	6745 09/11

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

Massachusetts Personal Automobile
Antique & Classic Auto Program

This policy is Issued By:
ITEM 1. This policy is Issued To:

Policy Number:

ITEM 2. The policy is effective from:
PRODUCER:

To: (12:01 A.M. Eastern Standard Time)
BROKER:

ITEM 3. Description of your Auto:

SEE ATTACHED SCHEDULE

ITEM 4. This policy provides only the coverage for which a premium charge is shown. Bodily Injury to Others, Personal Injury Protection, Bodily Injury Caused By An Uninsured Auto, Damage to Someone Else's Property, Medical payments, and Bodily Injury Caused By An Underinsured Auto is provided for all antique and classic autos in excess of three at no additional charge. (Parts 1, 2, 3, 4, 5, 6, 12)

Compulsory Insurance	Limits	Deductible	Premium			
			Auto 1	Auto 2	Auto 3	TOTAL
Part 1. Bodily Injury to Others	\$20,000 per person \$40,000 per accident	None	\$	\$	\$	\$
Part 2. Personal Injury Protection	\$8,000 per person	\$ <input type="checkbox"/> Yourself <input type="checkbox"/> Yourself and household member	\$	\$	\$	\$
Part 3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limit \$20,000 / \$40,000)	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ per accident	None	\$	\$	\$	\$
Optional Insurance						
Part 5. Optional Bodily Injury To Others	\$ per person \$ per accident	None	\$	\$	\$	\$
Part 6. Medical Payments	\$ per accident	None	\$	\$	\$	\$
Part 7. Collision		\$	See Schedule Attached			\$
Part 8. Limited Collision		\$	See Schedule Attached			\$
Part 9. Comprehensive		\$	See Schedule Attached			\$
Part 10. Substitute Transportation		\$	See Schedule Attached			\$
Part 11. Towing & Roadside Assistance		\$	See Schedule Attached			\$
Part 12. Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident					\$
TOTAL PREMIUM						\$

Identification Numbers of Endorsements Forming a Part of This Policy

Item 5. Place of Principal Garaging

Item 6. Secured Lender/Lessor - Additional Insured, if Rented Auto

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

Countersigned By: _____

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of operators required to be listed and the answers given above for all listed operators. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records.

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for the Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for the Part and not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the differences between the total amounts collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for the Part.