

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	\$ 14.60	\$ 10.90	\$ 7.30

†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	\$ 58.20	\$ 43.70	\$ 29.10

†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	\$ 7.30	\$ 5.50	\$ 1.80
100	7.10	5.30	1.80
250	7.00	5.20	1.70
500	6.70	5.00	1.70
1,000	6.20	4.60	1.50
2,000	5.30	3.90	1.30
4,000	4.50	3.40	1.10
8,000	4.10	2.90	1.00

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

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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	\$ 7.30	\$ 5.50	\$ 1.80
100	7.10	5.30	1.80
250	6.90	5.20	1.70
500	6.40	4.90	1.70
1,000	5.90	4.30	1.40
2,000	4.60	3.50	1.10
4,000	3.60	2.80	1.00
8,000	2.90	2.20	0.70

†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	\$ 14.60	\$ 10.90	\$ 3.60
100	14.30	10.60	3.50
250	14.00	10.50	3.50
500	13.40	10.10	3.40
1,000	12.30	9.20	3.10
2,000	10.60	8.00	2.70
4,000	9.00	6.70	2.20
8,000	8.00	6.00	2.00

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

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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	\$ 14.60	\$ 10.90	\$ 3.60
100	14.30	10.60	3.50
250	13.70	10.20	3.40
500	13.00	9.70	3.20
1,000	11.60	8.70	2.90
2,000	9.40	7.00	2.40
4,000	7.30	5.50	1.80
8,000	6.00	4.50	1.50

†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	\$ 10.90	100/300	\$ 21.80
25/50	12.70	250/500	23.70
35/80	14.60	500/500	25.50
50/100	18.20	500/1000	29.10

†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	\$ 21.80	100/300	\$ 43.70
25/50	25.50	250/500	47.30
35/80	29.10	500/500	51.00
50/100	36.40	500/1000	58.20

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

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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	\$ 1.80	\$ 1.80	\$ 1.80
10,000	3.60	1.80	1.80
25,000	5.50	1.80	1.80
50,000	10.90	5.50	1.80
100,000	12.70	5.50	3.60

†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	\$ 3.60	\$ 1.80	\$ 1.80
25/50	5.50	3.60	1.80
35/80	7.30	5.50	3.60
50/100	9.10	5.50	3.60
100/300	10.90	9.10	3.60
250/500	12.70	10.90	3.60
500/500	14.60	10.90	3.60
500/1000	16.40	12.70	3.60

†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	\$ 1.80	\$ 1.80	\$ 1.80

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

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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	\$ 21.80
25/50	\$ 12.70	250/500	23.70
35/80	14.60	500/500	25.50
50/100	18.20	500/1000	29.10

†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

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* 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	<u>\$ 14.60</u>	<u>\$ 10.90</u>	<u>\$ 7.30</u>

†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	<u>\$ 58.20</u>	<u>\$ 43.70</u>	<u>\$ 29.10</u>

†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	<u>\$ 7.30</u>	<u>\$ 5.50</u>	<u>\$ 1.80</u>
100	<u>7.10</u>	<u>5.30</u>	<u>1.80</u>
250	<u>7.00</u>	<u>5.20</u>	<u>1.70</u>
500	<u>6.70</u>	<u>5.00</u>	<u>1.70</u>
1,000	<u>6.20</u>	<u>4.60</u>	<u>1.50</u>
2,000	<u>5.30</u>	<u>3.90</u>	<u>1.30</u>
4,000	<u>4.50</u>	<u>3.40</u>	<u>1.10</u>
8,000	<u>4.10</u>	<u>2.90</u>	<u>1.00</u>

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

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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.

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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	<u>\$ 7.30</u>	<u>\$ 5.50</u>	<u>\$ 1.80</u>
100	<u>7.10</u>	<u>5.30</u>	<u>1.80</u>
250	<u>6.90</u>	<u>5.20</u>	<u>1.70</u>
500	<u>6.40</u>	<u>4.90</u>	<u>1.70</u>
1,000	<u>5.90</u>	<u>4.30</u>	<u>1.40</u>
2,000	<u>4.60</u>	<u>3.50</u>	<u>1.10</u>
4,000	<u>3.60</u>	<u>2.80</u>	<u>1.00</u>
8,000	<u>2.90</u>	<u>2.20</u>	<u>0.70</u>

†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	<u>\$ 14.60</u>	<u>\$ 10.90</u>	<u>\$ 3.60</u>
100	<u>14.30</u>	<u>10.60</u>	<u>3.50</u>
250	<u>14.00</u>	<u>10.50</u>	<u>3.50</u>
500	<u>13.40</u>	<u>10.10</u>	<u>3.40</u>
1,000	<u>12.30</u>	<u>9.20</u>	<u>3.10</u>
2,000	<u>10.60</u>	<u>8.00</u>	<u>2.70</u>
4,000	<u>9.00</u>	<u>6.70</u>	<u>2.20</u>
8,000	<u>8.00</u>	<u>6.00</u>	<u>2.00</u>

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

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ANTIQUÉ 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

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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	<u>\$ 14.60</u>	<u>\$ 10.90</u>	<u>\$ 3.60</u>
100	<u>14.30</u>	<u>10.60</u>	<u>3.50</u>
250	<u>13.70</u>	<u>10.20</u>	<u>3.40</u>
500	<u>13.00</u>	<u>9.70</u>	<u>3.20</u>
1,000	<u>11.60</u>	<u>8.70</u>	<u>2.90</u>
2,000	<u>9.40</u>	<u>7.00</u>	<u>2.40</u>
4,000	<u>7.30</u>	<u>5.50</u>	<u>1.80</u>
8,000	<u>6.00</u>	<u>4.50</u>	<u>1.50</u>

†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	<u>\$ 10.90</u>	100/300	<u>\$ 21.80</u>
25/50	<u>12.70</u>	250/500	<u>23.70</u>
35/80	<u>14.60</u>	500/500	<u>25.50</u>
50/100	<u>18.20</u>	500/1000	<u>29.10</u>

†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	<u>\$ 21.80</u>	100/300	<u>\$ 43.70</u>
25/50	<u>25.50</u>	250/500	<u>47.30</u>
35/80	<u>29.10</u>	500/500	<u>51.00</u>
50/100	<u>36.40</u>	500/1000	<u>58.20</u>

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

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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.

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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	<u>\$ 1.80</u>	<u>\$ 1.80</u>	<u>\$ 1.80</u>
10,000	<u>3.60</u>	<u>1.80</u>	<u>1.80</u>
25,000	<u>5.50</u>	<u>1.80</u>	<u>1.80</u>
50,000	<u>10.90</u>	<u>5.50</u>	<u>1.80</u>
100,000	<u>12.70</u>	<u>5.50</u>	<u>3.60</u>

†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	<u>\$ 3.60</u>	<u>\$ 1.80</u>	<u>\$ 1.80</u>
25/50	<u>5.50</u>	<u>3.60</u>	<u>1.80</u>
35/80	<u>7.30</u>	<u>5.50</u>	<u>3.60</u>
50/100	<u>9.10</u>	<u>5.50</u>	<u>3.60</u>
100/300	<u>10.90</u>	<u>9.10</u>	<u>3.60</u>
250/500	<u>12.70</u>	<u>10.90</u>	<u>3.60</u>
500/500	<u>14.60</u>	<u>10.90</u>	<u>3.60</u>
500/1000	<u>16.40</u>	<u>12.70</u>	<u>3.60</u>

†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	<u>\$ 1.80</u>	<u>\$ 1.80</u>	<u>\$ 1.80</u>

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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

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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	<u>\$ 21.80</u>
25/50	<u>\$ 12.70</u>	250/500	<u>23.70</u>
35/80	<u>14.60</u>	500/500	<u>25.50</u>
50/100	<u>18.20</u>	500/1000	<u>29.10</u>

†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

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ANTIQUÉ 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

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13. Sound Receiving and Transmitting Equipment
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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