

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)

This endorsement changes your policy. Please read it carefully.

OEM (ORIGINAL EQUIPMENT MANUFACTURER) PARTS GUARANTEE

In the event of a covered 'Other than Collision' or 'Collision' loss, we guarantee the use of OEM (Original Equipment Manufacturer) parts for vehicles 3 years of age or less.

RENTAL CAR LOSS OF USE

'We' will pay substantiated loss of use when a rental vehicle is removed from service following a covered loss.

EXPANDED LOSS SETTLEMENT

This coverage applies to a private passenger auto, pick-up or van purchased or leased new and unused. The 'auto' must be listed in the Coverage Selections Page and 'you' must maintain either Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages. This coverage will expire 12 months from the date of lease or purchase of the 'auto'.

In the event of a covered loss under Part 7 - Collision or Part 8 - Limited Collision, or Part 9 - Comprehensive, 'we' will, at 'our' option, pay the least of:

1. The amount necessary to repair the damaged 'auto' without any deduction for depreciation; or,
2. The amount to replace 'your auto' with a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
3. The Manufacturers Suggested Retail Price for a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
4. 120% of the actual cash value of the 'auto' at the time of loss.

EMERGENCY LODGING AND MEALS

'We' will pay \$200 a day to a maximum of \$500 total for lodging and meals which become necessary as a result of a covered loss, other than Part 11 - Towing and Labor, occurring more than 100 miles from 'your' address or place of temporary garaging.

MEDICAL PAYMENTS SUPPLEMENT

If 'you' or a 'family member' die within two years of a covered loss because of injury sustained in the loss, 'we' will pay the unused portion of Part 6 - Medical Payments, Limit of Liability, to the surviving relatives or legal representative.

SUPPLEMENTARY PAYMENTS

Under General Provisions and Exclusions, 3 - Additional Costs We will Pay, C. is replaced by the following:

- C. Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials, at our request.

COVERAGES FOR NEWLY ACQUIRED AUTOMOBILES

For any coverage provided in this policy except Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages, a newly acquired 'auto' will have the broadest coverage that we provide for any 'auto' now on the policy.

However, for a newly acquired 'auto' which is an additional rather than a replacement 'auto', 'you' must ask us to insure it within 45 days after 'you' become the owner.

When 'you' have Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverage on 'your' policy, any automobile that 'you' newly acquire will have the broadest physical damage coverage of any 'auto' on 'your' policy, provided we are notified within 14 days of the date 'you' acquire the 'auto' that physical damage coverage is desired for that automobile.

If, however, 'your' policy does not cover an 'auto' for Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive, 'we' will provide one or both of these coverages with a \$500 deductible for a newly acquired 'auto', providing 'you' notify 'us' within 4 days of the acquisition of the 'auto'.

With respect to the coverage provided by this endorsement, the provisions of the policy and other endorsements apply unless modified by this endorsement.

THE CONCORD GROUP INSURANCE COMPANIES

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+)

This endorsement changes your policy. Please read it carefully.

Subject to all the provisions of the policy except where changed by this endorsement, the company agrees that the following coverages and extensions of coverage are provided when the Coverage Selection Page page(s) indicate that an additional premium for this endorsement has been applied to that vehicle.

DISAPPEARING COLLISION DEDUCTIBLE

In the event of a covered Part 7 - Collision or Part 8 – Limited Collision loss, 'we' will waive \$100 of the Part 7 – Collision or Part 8 – Limited Collision deductible for each preceding 'accident' free year with Concord Group subject to a maximum Part 7 – Collision or Part 8 Limited Collision deductible waiver of \$500.

AIR BAG REPLACEMENT

'We' will pay to replace an airbag in 'your auto' that accidentally deploys without 'your auto' being involved in an 'accident'.

SEAT BELT/AIR BAG DEATH BENEFIT

'We' will pay a \$5,000 death benefit for 'you' and any 'household member' whose death is caused by a covered loss to 'your auto' if they were properly wearing their seat belts at the time of the 'accident'. The death benefit is increased to \$10,000 for 'you' and any 'household member' whose death is caused by a covered loss to 'your auto' if they were properly wearing their seat belts and were protected by an operable air bag at the time of the 'accident'. This benefit is in addition to any other collectible coverage endorsements (if applicable).

EMERGENCY LODGING, MEALS AND TRAVEL EXPENSES

'We' will pay up to \$300 a day to a maximum of \$1,000 total for lodging and meals which become necessary as a result of a covered loss, other than Part 11 - Towing and Labor, occurring more than 100 miles from 'your' address or place of temporary garaging. 'We' will pay up to \$100 for travel expenses which become necessary as a result of a covered loss occurring more than 100 miles from 'your' address or place of temporary garaging.

PET INJURY COVERAGE

'We' will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat owned by 'you' or any 'household member' and in 'your auto' in the event of a covered Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss. No deductible applies.

EXPANDED LOSS SETTLEMENT

This coverage applies to a private passenger auto, pick-up or van purchased or leased new and unused. The 'auto' must be listed in the Coverage Selections Page and 'you' must maintain either Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages. This coverage will expire 24 months from the date of lease or purchase of the 'auto'.

In the event of a covered loss under Part 7 – Collision or Part 8 – Limited Collision or Part 9 - Comprehensive, 'we' will, at 'our' option, pay the least of:

1. The amount necessary to repair the damaged 'auto' without any deduction for depreciation; or,
2. The amount to replace 'your auto' with a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
3. The Manufacturers Suggested Retail Price for a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
4. 120% of the actual cash value of the 'auto' at the time of loss.

PERSONAL BELONGINGS COVERAGE

'We' will pay up to \$500, for loss or damage of personal property (such as clothing, luggage, sunglasses). This coverage is primary in relation to any other valid and collectible insurance. No deductible applies. However, in no event shall 'you' be entitled to collect twice for the same loss. Coverage applies provided the loss or damage arises from a covered Part 7 – Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss to 'your auto'.

This coverage includes property used in business but excludes property held for sale, display or exhibition. This coverage excludes Vandalism.

THE CONCORD GROUP INSURANCE COMPANIES

COVERAGE SELECTIONS PAGE

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

This policy is Issued By: **GREEN MOUNTAIN INSURANCE COMPANY, Inc.**
NEW BUSINESS

Massachusetts Personal

ITEM 1. This policy is Issued To:
 FirstName LastName
 Address1
 CITY, MA ZipCode

Agent: XXXXXX Automobile Policy Number: XXXXXXXX-0
 Agency Name
 Agency Street
 City, MA
 Agency Phone Number
 Online Access#: XXXXXX

A Valued Customer Since ####

ITEM 2. This policy is effective from: ####/####/#### To: ####/####/#### (12:01 A.M. Eastern Standard Time)

ITEM 3. Description of your Auto: Bill Plan 4-Pay

AUTO # 1 2010 Buick LaCrosse 1JKE38HE49X931111	AUTO # 2 2002 Ford F350 3JSK432NL9X289786
-------------------------------------------------------	--------------------------------------------------

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12	AUTO 1	Class 15	Driver 1	AUTO 2	Class 25	Driver 3
COMPLUSORY INSURANCE	LIMITS	DEDUCTIBLE	PREMIUM	LIMITS	DEDUCTIBLE	PREMIUM
1. Bodily Injury To Others	\$ 20,000 per person \$ 40,000 per accident	NONE	\$	\$20,000 per person \$40,000 per accident	NONE	\$
2. Personal Injury Protection	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 100,000 per accident	NONE	\$	\$ 100,000 per accident	NONE	\$
OPTIONAL INSURANCE						
5. Optional Bodily Injury To Others	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
6. Medical Payments	\$ 5,000 per person	NONE	\$	\$ 5,000 per person	NONE	\$
7. Collision	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
8. Limited Collision			\$			\$
9. Comprehensive	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
10. Substitute Transportation	Up to \$15 a day, maximum \$450	NONE	\$	Up to \$15 a day, maximum \$450	NONE	\$
11. Towing and Labor	Up to \$50 For each disablement	NONE	\$	Up to \$50 For each disablement	NONE	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
Optional Coverages	Excess Electronics	NONE	\$	Excess Electronics		
MERIT RATING PLAN	CREDIT		\$	CREDIT	98	\$
	ADDITIONAL PREMIUM	09	\$	ADDITIONAL PREMIUM		\$
	VEHICLE PREMIUM		\$	VEHICLE PREMIUM		\$

ACCIDENT FORGIVENESS HAS SAVED YOU ####.#
(Above would print conditionally)

Other Coverages Premium ####.#
TOTAL POLICY PREMIUM ####.#

AUTO ADVANTAGE CREDITS (maximum 35%)

AUTO	Account	Multi-Car	Paid in Full	Loss Free	Loyalty	Roadside Assistance	EFT	Good Student	Student Away	Advantage Total
1	#	#	#	#	#	#	#	#	#	#
2	#	#	#	#	#	#	#	#	#	#

DISCOUNTS

AUTO	Anti-Theft	Annual Miles	Multi-Car	Age 65 +	New Car	Advance Quote	E-Doc Delivery	Term w/prior Carrier	
1	#	#	#	#	#	#	#	#	
2	#	#	#	#	#	#	#	#	

ITEM 5. Place of Principal Garaging AUTO 1 METHUEN MA 9 AUTO 2 SOMERVILLE MA 13	ITEM 6. Secured Lender/Lessor - Additional Insured, if Rented Auto AUTO 1 Citifinancial Auto PO Box 6424 Portland ME 04102-0024 AUTO 1 Knox County Federal Credit Union ATIMA, ISAOA PO Box 159 Rockland ME 04841-0159 AUTO 1 Atlantic Acceptance Corporation ATIMA, ISAOA PO Box 553 Ellsworth ME 04605-0553
----------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

REFER TO OTHER SIDE FOR A DDITIONAL 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.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. 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 all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if you are eligible. Contact your Concord Group agent for details.

	Age 65 and Older	Multi-Car	Annual Mileage					Anti-Theft Device* / Vehicle Recovery System	Auto Advantage Credits
Coverage	All	Parts 1,2, 4, 5, 7, 8, & 9	Parts 1-8 & 12					Part 9	Parts 1, 2, 4 -9
Discount Available	25%	13%	0-3000	3001-5000	5001-8000	8001-10,000	10,001- 12,000	5 - 36% *Depending on the category of the device	35% Maximum

	New Car	Advance Quote	Term with prior Carrier	E-Doc Delivery		
Coverage	7-9	1-2, 4-9	1-2, 4-9	1-2, 4-9		
Discount Available	1% - 5%	3% - 10%	1% - 3%	1%		

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) – Following is a brief description of additional coverages provided to you at no charge. See the PACE form CI 00 33 for the specific coverage provisions.

- Original Equipment Manufacturer Parts Guarantee (OEM)
- Rental Car Loss of Use
- If your new auto is damaged within the first year, it will be repaired or replaced without depreciation
- Emergency Lodging & Meals reimbursement if you have a covered accident 100 miles away from home
- Supplementary Payments up to \$250 a day for attendance at hearings or trials at our request
- Medical Payment Supplement and Coverage for newly acquired automobiles

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this 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 this Part and are 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 difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

MERIT RATING PLAN

The Merit Rating Plan adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. The merit rating code and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

Identification Numbers of Endorsements Forming a Part of This Policy

Please see the Forms and Coverage Page

Note that the countersignature line has been deleted. There is no countersignature requirement in ANY state.

Driver Information: Check carefully that all operators of your auto(s) are shown below							Operator Status		
Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed		Driver Train Y/N	P - Principal O - Occasional D - Deferred E- Excluded	
					Auto	Motorcycle		Auto 1	Auto 2
1	Joe Driver	01/01/1939	XXXXXXXX	MA	01/02/1991		No	P	O
2	Joe Driver, Jr.	03/15/1992	XXXXXXXX	MA	03/18/2008		No	O	P
3	Mary Driver	02/15/1958	XXXXXXXX	MA	02/18/1974		No	O	O

SAMPLE

FORMS AND COVERAGE PAGE

Identification Numbers of Endorsements Forming a Part of This Policy

Forms and Coverages applicable to all Autos:

MAIP	04 08	Massachusetts Automobile Insurance Policy
CGIPRIV	12 10	CGI Privacy Notice
CI 00 33	05 18	Personal Auto Coverage Enhancements (PACE)
CI 00 34	05 14	Roadside Assistance
M-109-S	05 14	Medical Payments Endorsement
CI 00 38	05 14	Accident Forgiveness

Forms and Coverages applicable to Auto 1:

M-0070-S	04 08	Coverage for Anyone Renting An Auto To You Additional Insured – Lessor
MPY-0016-S	04 08	Waiver of Deductible
MPY-0039-S	04 08	\$100 Glass Deductible - Comprehensive
MPY-0041-S	04 08	Excess Electronic Equipment Coverage Excess Electronic Equipment HP Computer/Printer/Fax Limit Of Liability Up To \$2500
CI 00 41	05 18	Personal Auto Coverage Enhancements Plus (PACE+)

Forms and Coverages applicable to Auto 2:

MPY-0041-S	04 08	Excess Electronic Equipment Coverage Excess Electronic Equipment - Bose Speaker System Limit Of Liability Up To \$1500
------------	-------	------------------------------------------------------------------------------------------------------------------------------

Other Coverages

CI 00 34	Roadside Assistance Coverage	\$44.00
CI 00 38	Accident Forgiveness	\$45.00
		Other Coverages Premium: \$99.00



THE CONCORD GROUP INSURANCE COMPANIES

Green Mountain Insurance Company, Inc., 4 Bouton St, Concord, New Hampshire 03301

MERIT RATING PLAN STATEMENT

INSURANCE COMPANY: GREEN MOUNTAIN INSURANCE COMPANY, INC.

Insured Name	POLICY NUMBER:	XXXXXXXX - 0
Insured Address	EFFECTIVE DATE:	##-##-####
Insured Address	EXPIRATION DATE:	##-##-####
	MRB PROCESS DATE:	##-##-####
	TRANSACTION CODES:	

Dear Policy Holder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The insurance company's merit rating plan will determine how these driving history records are used.

----- OPERATOR -----		----- DRIVING HISTORY INFORMATION -----			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
XXXXXXXXXX (Driver, ##-##-####, 06, N)	MA	STARTING DATE		##-##-####,	00
		MAJOR ACCIDENT	##-##-####,	##-##-####,	04
		SPEEDING	##-##-####,	##-##-####,	00
		MINOR ACCIDENT	##-##-####,	##-##-####,	03
		YIELD TO PEDESTRIAN	##-##-####,	##-##-####,	02
					===
		OPERATOR SDIP POINTS			09
XXXXXXXXXX (Driver, Jr., ##-##-####, 02, N)	MA	STARTING DATE (NO INCIDENTS)		##-##-####,	00
					00
		EXCELLENT DRIVER DISCOUNT (98)			===
XXXXXXXXXX (Driver, ##-##-####, 06, N)	MA	STARTING DATE (NO INCIDENTS)		##-##-####,	00
					00
		EXCELLENT DRIVER DISCOUNT PLUS (99)			===

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

Effective May 15, 2018

A. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Original Equipment Manufacturer (OEM) Parts Guarantee
2. Rental Car Loss of Use
3. Expanded Loss Settlement
4. Emergency Lodging and Meals
5. Medical Payments Supplement
6. Supplementary Payments
7. Coverages for Newly Acquired Automobiles

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

D. AUTO LOAN/LEASE COVERAGE

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

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

E. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS PLUS (PACE+)

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+) CI 0041 may be provided only to a vehicle that is a private passenger auto. Coverages include:

1. Disappearing Collision Deductible
2. Air Bag Replacement
3. Seat Belt/Air Bag Death Benefit
4. Emergency Lodging, Meals and Travel Expenses
5. Pet Injury Coverage
6. Expanded Loss Settlement
7. Personal Belongings Coverage

Endorsement CI 0041 titled Personal Auto Coverage Enhancements Plus (PACE+) must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

RULE 24. RESERVED FOR FUTURE USE

PRIVATE PASSENGER ENDORSEMENTS

ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
Accident Forgiveness	CI-0038 (Ed. 04-16)
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Auto Loan/Lease Coverage	CI-0039 (Ed. 10-16)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Medical Payments Endorsement	M-109-S (Ed. 05-14)
Massachusetts Amendment Part 6. Medical Payments	CI 00 43 (Ed. 01-18)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 02-17)
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, Lightening and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Personal Auto Coverage Enhancements	CI-0033 (Ed. 05-18)
Personal Auto Coverage Enhancements Plus	CI-0041 (Ed. 05-18)
Personal Vehicle Sharing Exclusion Endorsement	M-0108-S (Ed. 10-13)
Restriction of Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Roadside Assistance	CI-0034 (Ed. 12-10)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

Stated Amount Coverage	MPY-0027-S(Ed.04-08)
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)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

MISCELLANEOUS RATING FACTORS
(Private Passenger vehicles are defined in Rule 27)

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

A. ACCIDENT FORGIVENESS

Apply a rate of \$55.00 per year, per policy.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Apply a rate of \$44.00 per year, per policy.

D. AUTO LOAN/LEASE COVERAGE FACTOR

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.07	1.00
Collision	1.07	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

E. PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+)

Apply a rate of \$35.00 per year, per vehicle.

RULE 24. NUMBER OF DRIVERS AND VEHICLES FACTOR

# of Drivers Vs. # of Vehicles	Factor:	All Other Factor:
If # Drivers minus # Vehicles is >=2	1.06	1.00
If # Drivers minus # Vehicles is =1	1.03	1.00
If # Drivers = # Vehicles	1.00	1.00
If # Drivers minus # Vehicles is =-1	0.97	1.00
If # Drivers minus # Vehicles is <=-2	0.94	1.00

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Apply a rate of \$4.00 to each \$100.00 of valuation.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.05	1.00
Collision	1.05	1.00
Limited Collision	1.01	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures.....	2
5	Residence and Location	3
6	Out-of-State Garaging	3
7	Policy Period.....	4
8	Changes	4
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums.....	7
14	Deposit Premium Rule.....	7
15	Employers Subject to Massachusetts Workers Compensation Act.....	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance.....	8
19	Discounts.....	11
20	Model Year Rating.....	14
21	Reserved for Future Use	14
22	Non-Symbolled Vehicles	14
23	Other Optional Green Mountain Coverages.....	16
24	Number of Drivers and Vehicles Factor.....	17
25	Vehicle Series Rating	17
26	Payment Information	18

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition	19
28	Private Passenger Classifications	19
29	Years Licensed Factor.....	22
30	Personal Injury Protection - Deductible Form	23
31	Transportation of Fellow Employees	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.		Page
32	Pick-Ups, Vans, and Similar Type Vehicles	23
33	Towing and Labor.....	23
34	Trailers Designed for Use With Private Passenger Motor Vehicles	24
35-38	Reserved for Future Use	24

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.		
39	Motor Homes/Camper Bodies	24
40	Antique Motor Cars and Motorcycles	25
41	Stated Amount Coverage	25
42-43	Reserved for Future Use	25
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	26
45	Agreed Amount Coverage - Comprehensive	27
46	Excess Electronic Equipment Coverage	27
47	Customized Vans and Pickups.....	28
48	Original Equipment Manufacturer Parts Coverage.....	28

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.		
49	Named Non-Owner Policy	29
50	Use of Other Automobiles	29
51-53	Reserved for Future Use	30

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.		
54	Anti-Theft Device Standards and Discounts.....	31
55	Pre-Insurance Inspection Program.....	37
56	Merit Rating Plan	38
57	Reserved for Future Use	41
58	Registry of Motor Vehicles Procedures	41

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-3
Personal Auto Forms Index.....	B-4

RATING TERRITORIES SECTION

Page

RATE SECTION

Private Passenger		
Base Rates	R	1-7
Increased Limit Factors	R	8
Deductible Factors.....	R	9
Model Year Symbol Factors	R	10-11
Stated Amount Rates	R	12-13
Miscellaneous Rating Factors	R	14-15
Miscellaneous Motor Vehicles Factors	R	16
Motorcycles	R	17-24
Rating Procedures.....	R	17-18
Base Rates	R	19-22
Factors and Discounts.....	R	23
Deductibles.....	R	24
Rating Territories	T	1-6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>FORM NO.</u>
Accident Forgiveness	CI-0038 (Ed. 04-16)
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Auto Loan/Lease Coverage	CI-0039 (Ed. 10-16)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Medical Payments Endorsement	M-109-S (Ed. 05-14)
Massachusetts Amendment Part 6. Medical Payments	CI 00 43 (Ed. 01-18)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 02-17)
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, Lightening and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Personal Auto Coverage Enhancement	CI-0033 (Ed. 12-10 05-18)
<u>Personal Auto Coverage Enhancement Plus</u>	<u>CI-0041 (Ed. 05-18)</u>
Personal Vehicle Sharing Exclusion Endorsement	M-0108-S (Ed. 10-13)
Restriction of Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Roadside Assistance	CI-0034 (Ed. 12-10)
Stated Amount Coverage	MPY-0027-S(Ed.04-08)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

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)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures.....	2
5	Residence and Location	3
6	Out-of-State Garaging	3
7	Policy Period.....	4
8	Changes	4
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums.....	7
14	Deposit Premium Rule.....	7
15	Employers Subject to Massachusetts Workers Compensation Act.....	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance.....	8
19	Discounts.....	11
20	Model Year Rating.....	14
21	Reserved for Future Use	14
22	Non-Symbolled Vehicles	14
23	Other Optional Green Mountain Coverages.....	16
24	Number of Drivers and Vehicles Factor.....	17
25	Vehicle Series Rating	17
26	Payment Information	17 18

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition	18 19
28	Private Passenger Classifications	18 19
29	Years Licensed Factor.....	24 22
30	Personal Injury Protection - Deductible Form	22 23
31	Transportation of Fellow Employees	22 23

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.	Page
32 Pick-Ups, Vans, and Similar Type Vehicles	22 <u>23</u>
33 Towing and Labor.....	22 <u>23</u>
34 Trailers Designed for Use With Private Passenger Motor Vehicles	23 <u>24</u>
35-38 Reserved for Future Use	23 <u>24</u>

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	
39 Motor Homes/Camper Bodies	23 <u>24</u>
40 Antique Motor Cars and Motorcycles	24 <u>25</u>
41 Stated Amount Coverage	24 <u>25</u>
42-43 Reserved for Future Use	24 <u>25</u>
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	25 <u>26</u>
45 Agreed Amount Coverage - Comprehensive	26 <u>27</u>
46 Excess Electronic Equipment Coverage	26 <u>27</u>
47 Customized Vans and Pickups.....	27 <u>28</u>
48 Original Equipment Manufacturer Parts Coverage.....	27 <u>28</u>

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	
49 Named Non-Owner Policy	28 <u>29</u>
50 Use of Other Automobiles	28 <u>29</u>
51-53 Reserved for Future Use	29 <u>30</u>

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	
54 Anti-Theft Device Standards and Discounts.....	30 <u>31</u>
55 Pre-Insurance Inspection Program.....	36 <u>37</u>
56 Merit Rating Plan	37 <u>38</u>
57 Reserved for Future Use	40 <u>41</u>
58 Registry of Motor Vehicles Procedures	40 <u>41</u>

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-3
Personal Auto Forms Index.....	B-4

RATING TERRITORIES SECTION

Page

RATE SECTION

Private Passenger

- Base Rates R 1-7
 - Increased Limit Factors R 8
 - Deductible Factors..... R 9
 - Model Year Symbol Factors R 10-11
 - Stated Amount Rates R 12-13
 - Miscellaneous Rating Factors R 14-15
 - Miscellaneous Motor Vehicles Factors R 16

Motorcycles R 17-24

- Rating Procedures..... R 17-18
- Base Rates R 19-22
- Factors and Discounts..... R 23
- Deductibles..... R 24

Rating Territories T 1-6

THE CONCORD GROUP INSURANCE COMPANIES

Green Mountain Insurance Company, Inc.

CI 00 33 05 18 42-40

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)

This endorsement changes your policy. Please read it carefully.

OEM (ORIGINAL EQUIPMENT MANUFACTURER) PARTS GUARANTEE

In the event of a covered 'Other than Collision' or 'Collision' loss, we guarantee the use of OEM (Original Equipment Manufacturer) parts for vehicles 3 years of age or less.

RENTAL CAR LOSS OF USE

'We' will pay substantiated loss of use when a rental vehicle is removed from service following a covered loss.

EXPANDED LOSS SETTLEMENT

This coverage applies to a private passenger auto, pick-up or van purchased or leased new and unused. The 'auto' must be listed in the Coverage Selections Page and 'you' must maintain both either Part 7 - Collision and or Part 8 - Limited Collision and Part 9 - Comprehensive coverages. This coverage will expire 12 months from the date of lease or purchase of the 'auto'.

Limit of Liability

In the event of a covered loss Under Part 7 - Collision or Part 8 - Limited Collision, and or Part 9 - Comprehensive, Limit of Liability is replaced by the following:

~~In the event of a covered loss, 'we' will, at 'our' option, pay the lesser of:~~

1. The amount necessary to repair the damaged 'auto' without any deduction for depreciation; or,
2. The amount to replace 'your auto' with a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
3. The Manufacturers Suggested Retail Price for a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or
4. 120% of the actual cash value of the auto at the time of loss.

EMERGENCY LODGING AND MEALS

'We' will pay \$200 a day to a maximum of \$500 total for lodging and meals which become necessary as a result of a covered loss, other than Part 11 - Towing and Labor, occurring more than 100 miles from 'your' address or place of temporary garaging.

MEDICAL PAYMENTS SUPPLEMENT

If 'you' or a 'family member' die within two years of a covered loss because of injury sustained in the loss, 'we' will pay the unused portion of Part 6 - Medical Payments, Limit of Liability, to the surviving relatives or legal representative.

SUPPLEMENTARY PAYMENTS

Under General Provisions and Exclusions, 3 - Additional Costs We will Pay, C. is replaced by the following:

- C. Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials, at our request.

COVERAGES FOR NEWLY ACQUIRED AUTOMOBILES

Liability

For any coverage provided in this policy except Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive physical damage coverages, a newly acquired 'auto' will have the broadest coverage that we provide for any vehicle 'auto' now on the policy.

However, for a newly acquired 'auto' which is an additional rather than a replacement 'auto' vehicle, 'you' must ask us to insure it within 45 days after 'you' become the owner.

Physical Damage

When 'you' have Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive physical damage coverage on 'your' policy, any automobile that 'you' newly acquire will have the broadest physical damage coverage of any 'auto' vehicle on 'your' policy, provided we are notified within 14 days of the date 'you' acquire the 'auto' vehicle that physical damage coverage is desired for that automobile.

If, however, 'your' policy does not cover a 'auto' vehicle for Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive, ~~Comprehensive Coverage or Collision Coverage~~ 'we' will provide one or both of these coverages with a \$500 deductible for a newly acquired 'auto' vehicle, providing 'you' notify 'us' within 4 days of the acquisition of the 'auto' vehicle.

With respect to the coverage provided by this endorsement, the provisions of the policy and other endorsements apply unless modified by this endorsement.

THE CONCORD GROUP INSURANCE COMPANIES

CI 00 33 05 18 42-40

Includes copyrighted material of Automobile Insurers Bureau, with its permission.

Page 1 of 1

Strikethrough indicates deletion.

Underline indicates addition.

COVERAGE SELECTIONS PAGE

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

This policy is Issued By: **GREEN MOUNTAIN INSURANCE COMPANY, Inc.**
NEW BUSINESS

Massachusetts Personal

ITEM 1. This policy is Issued To:
 FirstName LastName
 Address1
 CITY, MA ZipCode

Agent: XXXXXX Automobile Policy Number: XXXXXXXX-0
 Agency Name
 Agency Street
 City, MA
 Agency Phone Number
 Online Access#: XXXXXX

A Valued Customer Since

ITEM 2. This policy is effective from: ####/####/#### To: ####/####/#### (12:01 A.M. Eastern Standard Time)

ITEM 3. Description of your Auto: Bill Plan 4-Pay

AUTO # 1 2010 Buick LaCrosse 1JKE38HE49X931111	AUTO # 2 2002 Ford F350 3JSK432NL9X289786
-------------------------------------------------------	--------------------------------------------------

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12	AUTO 1	Class 15	Driver 1	AUTO 2	Class 25	Driver 3
COMPLUSORY INSURANCE	LIMITS	DEDUCTIBLE	PREMIUM	LIMITS	DEDUCTIBLE	PREMIUM
1. Bodily Injury To Others	\$ 20,000 per person \$ 40,000 per accident	NONE	\$	\$20,000 per person \$40,000 per accident	NONE	\$
2. Personal Injury Protection	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limits \$20,000/\$40,000)</small>	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ 100,000 per accident	NONE	\$	\$ 100,000 per accident	NONE	\$
OPTIONAL INSURANCE						
5. Optional Bodily Injury To Others	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
6. Medical Payments	\$ 5,000 per person	NONE	\$	\$ 5,000 per person	NONE	\$
7. Collision	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
8. Limited Collision			\$			\$
9. Comprehensive	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
10. Substitute Transportation	Up to \$15 a day, maximum \$450	NONE	\$	Up to \$15 a day, maximum \$450	NONE	\$
11. Towing and Labor	Up to \$50 For each disablement	NONE	\$	Up to \$50 For each disablement	NONE	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
Optional Coverages	Excess Electronics	NONE	\$	Excess Electronics		
MERIT RATING PLAN	CREDIT		\$	CREDIT	98	\$
	ADDITIONAL PREMIUM	09	\$	ADDITIONAL PREMIUM		\$
	VEHICLE PREMIUM		\$	VEHICLE PREMIUM		\$

ACCIDENT FORGIVENESS HAS SAVED YOU ####.#
 (Above would print conditionally)

Other Coverages Premium	####.#
TOTAL POLICY PREMIUM	####.#

AUTO ADVANTAGE CREDITS (maximum 35%)

AUTO	Account	Multi-Car	Paid in Full	Loss Free	Loyalty	Roadside Assistance	EFT	Good Student	Student Away	Advantage Total
1	#	#	#	#	#	#	#	#	#	#
2	#	#	#	#	#	#	#	#	#	#

DISCOUNTS

AUTO	Anti-Theft	Annual Miles	Multi-Car	Age 65 +	New Car	Advance Quote	E-Doc Delivery	Term w/prior Carrier
1	#	#	#	#	#	#	#	#
2	#	#	#	#	#	#	#	#

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor - Additional Insured, if Rented Auto
AUTO 1 METHUEN MA 9	AUTO 1 Citifinancial Auto PO Box 6424 Portland ME 04102-0024
AUTO 2 SOMERVILLE MA 13	AUTO 1 Knox County Federal Credit Union ATIMA, ISAOA PO Box 159 Rockland ME 04841-0159
	AUTO 1 Atlantic Acceptance Corporation ATIMA, ISAOA PO Box 553 Ellsworth ME 04605-0553

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.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. 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 all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if you are eligible. Contact your Concord Group agent for details.

	Age 65 and Older	Multi-Car	Annual Mileage					Anti-Theft Device* / Vehicle Recovery System	Auto Advantage Credits
Coverage	All	Parts 1,2, 4, 5, 7, 8, & 9	Parts 1-8 & 12					Part 9	Parts 1, 2, 4 -9
			0-3000	3001-5000	5001-8000	8001-10,000	10,001- 12,000		
Discount Available	25%	13%	15%	11%	7%	3%	1%	5 – 36% *Depending on the category of the device	35% Maximum

	New Car	Advance Quote	Term with prior Carrier	E-Doc Delivery		
Coverage	7-9	1-2, 4-9	1-2, 4-9	1-2, 4-9		
Discount Available	1% - 5%	3% - 10%	1% - 3%	1%		

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) – Following is a brief description of additional coverages provided to you at no charge. See the PACE form CI 00 33 for the specific coverage provisions.

- [Original Equipment Manufacturer Parts Guarantee \(OEM\)](#)
- [Rental Car Loss of Use](#)
- If your new auto is damaged within the first year, it will be repaired or replaced without depreciation
- Emergency Lodging & Meals reimbursement if you have a covered accident 100 miles away from home
- Supplementary Payments up to \$250 a day for attendance at hearings or trials at our request
- Medical Payment Supplement and Coverage for newly acquired automobiles

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this 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 this Part and are 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 difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

MERIT RATING PLAN

The Merit Rating Plan adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. The merit rating code and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

Identification Numbers of Endorsements Forming a Part of This Policy

Please see the Forms and Coverage Page

Note that the countersignature line has been deleted. There is no countersignature requirement in ANY state.

Driver Information: Check carefully that all operators of your auto(s) are shown below							Operator Status		
Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed		Driver Train Y/N	P - Principal O - Occasional D - Deferred E- Excluded	
					Auto	Motorcycle		Auto 1	Auto 2
1	Joe Driver	01/01/1939	XXXXXXXX	MA	01/02/1991		No	P	O
2	Joe Driver, Jr.	03/15/1992	XXXXXXXX	MA	03/18/2008		No	O	P
3	Mary Driver	02/15/1958	XXXXXXXX	MA	02/18/1974		No	O	O

SAMPLE

FORMS AND COVERAGE PAGE

Identification Numbers of Endorsements Forming a Part of This Policy

Forms and Coverages applicable to all Autos:

MAIP	04 08	Massachusetts Automobile Insurance Policy
CGIPRIV	12 10	CGI Privacy Notice
CI 00 33	05 18	Personal Auto Coverage Enhancements (PACE)
CI 00 34	05 14	Roadside Assistance
M-109-S	05 14	Medical Payments Endorsement
CI 00 38	05 14	Accident Forgiveness

Forms and Coverages applicable to Auto 1:

M-0070-S	04 08	Coverage for Anyone Renting An Auto To You Additional Insured – Lessor
MPY-0016-S	04 08	Waiver of Deductible
MPY-0039-S	04 08	\$100 Glass Deductible - Comprehensive
MPY-0041-S	04 08	Excess Electronic Equipment Coverage Excess Electronic Equipment HP Computer/Printer/Fax Limit Of Liability Up To \$2500
CI 00 41	05 18	Personal Auto Coverage Enhancements Plus (PACE+)

Forms and Coverages applicable to Auto 2:

MPY-0041-S	04 08	Excess Electronic Equipment Coverage Excess Electronic Equipment - Bose Speaker System Limit Of Liability Up To \$1500
------------	-------	------------------------------------------------------------------------------------------------------------------------------

Other Coverages

CI 00 34	Roadside Assistance Coverage	\$44.00
CI 00 38	Accident Forgiveness	\$45.00
		Other Coverages Premium: \$99.00



THE CONCORD GROUP INSURANCE COMPANIES

Green Mountain Insurance Company, Inc., 4 Bouton St, Concord, New Hampshire 03301

MERIT RATING PLAN STATEMENT

INSURANCE COMPANY: GREEN MOUNTAIN INSURANCE COMPANY, INC.

Insured Name	POLICY NUMBER:	XXXXXXXX - 0
Insured Address	EFFECTIVE DATE:	##-##-####
Insured Address	EXPIRATION DATE:	##-##-####
	MRB PROCESS DATE:	##-##-####
	TRANSACTION CODES:	

Dear Policy Holder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The insurance company's merit rating plan will determine how these driving history records are used.

----- OPERATOR -----		----- DRIVING HISTORY INFORMATION -----			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
XXXXXXXXXX (Driver, ##-##-####, 06, N)	MA	STARTING DATE		##-##-####,	00
		MAJOR ACCIDENT	##-##-####,	##-##-####,	04
		SPEEDING	##-##-####,	##-##-####,	00
		MINOR ACCIDENT	##-##-####,	##-##-####,	03
		YIELD TO PEDESTRIAN	##-##-####,	##-##-####,	02
					===
		OPERATOR SDIP POINTS			09
XXXXXXXXXX (Driver, Jr., ##-##-####, 02, N)	MA	STARTING DATE (NO INCIDENTS)		##-##-####,	00
					00
		EXCELLENT DRIVER DISCOUNT (98)			===
XXXXXXXXXX (Driver, ##-##-####, 06, N)	MA	STARTING DATE (NO INCIDENTS)		##-##-####,	00
					00
		EXCELLENT DRIVER DISCOUNT PLUS (99)			===

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

Effective ~~October 1, 2016~~ **May 15, 2018**

A. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Original Equipment Manufacturer (OEM) Parts Guarantee

2. Rental Car Loss of Use

~~3.~~ **3. Expanded Loss Settlement**

~~2.~~ **4. Emergency Lodging and Meals**

~~3.~~ **5. Medical Payments Supplement**

~~4.~~ **6. Supplementary Payments**

~~5.~~ **7. Coverages for Newly Acquired Automobiles**

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

D. AUTO LOAN/LEASE COVERAGE

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

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

E. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS PLUS (PACE+)

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+) CI 0041 may be provided only to a vehicle that is a private passenger auto. Coverages include:

1. Disappearing Collision Deductible
2. Air Bag Replacement
3. Seat Belt/Air Bag Death Benefit
4. Emergency Lodging, Meals and Travel Expenses
5. Pet Injury Coverage
6. Expanded Loss Settlement
7. Personal Belongings Coverage

Endorsement CI 0041 titled Personal Auto Coverage Enhancements Plus (PACE+) must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

RULE 24. RESERVED FOR FUTURE USE

MISCELLANEOUS RATING FACTORS
(Private Passenger vehicles are defined in Rule 27)

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

A. ACCIDENT FORGIVENESS

Apply a rate of \$55.00 per year, per policy.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Apply a rate of \$44.00 per year, per policy.

D. AUTO LOAN/LEASE COVERAGE FACTOR

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.07	1.00
Collision	1.07	1.00

* Comprehensive coverage is subject to \$1.00 minimum premium.

E. PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+)

Apply a rate of \$35.00 per year, per vehicle.

RULE 24. NUMBER OF DRIVERS AND VEHICLES FACTOR

# of Drivers Vs. # of Vehicles	Factor:	All Other Factor:
If # Drivers minus # Vehicles is >=2	1.06	1.00
If # Drivers minus # Vehicles is =1	1.03	1.00
If # Drivers = # Vehicles	1.00	1.00
If # Drivers minus # Vehicles is =-1	0.97	1.00
If # Drivers minus # Vehicles is <=-2	0.94	1.00

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Apply a rate of \$4.00 to each \$100.00 of valuation.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.05	1.00
Collision	1.05	1.00
Limited Collision	1.01	1.00

* Comprehensive coverage is subject to \$1.00 minimum premium.

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

Effective May 15, 2018

A. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Original Equipment Manufacturer (OEM) Parts Guarantee
2. Rental Car Loss of Use
3. Expanded Loss Settlement
4. Emergency Lodging and Meals
5. Medical Payments Supplement
6. Supplementary Payments
7. Coverages for Newly Acquired Automobiles

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

D. AUTO LOAN/LEASE COVERAGE

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

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

E. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS PLUS (PACE+)

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+) CI 0041 may be provided only to a vehicle that is a private passenger auto. Coverages include:

1. Disappearing Collision Deductible
2. Air Bag Replacement
3. Seat Belt/Air Bag Death Benefit
4. Emergency Lodging, Meals and Travel Expenses
5. Pet Injury Coverage
6. Expanded Loss Settlement
7. Personal Belongings Coverage

Endorsement CI 0041 titled Personal Auto Coverage Enhancements Plus (PACE+) must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

PRIVATE PASSENGER ENDORSEMENTS

ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
Accident Forgiveness	CI-0038 (Ed. 04-16)
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Auto Loan/Lease Coverage	CI-0039 (Ed. 10-16)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Medical Payments Endorsement	M-109-S (Ed. 05-14)
Massachusetts Amendment Part 6. Medical Payments	CI 00 43 (Ed. 01-18)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 02-17)
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, Lightening and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Personal Auto Coverage Enhancement	CI-0033 (Ed. 05-18)
Personal Auto Coverage Enhancement Plus	CI-0041 (Ed. 05-18)
Personal Vehicle Sharing Exclusion Endorsement	M-0108-S (Ed. 10-13)
Restriction of Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Roadside Assistance	CI-0034 (Ed. 12-10)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Stated Amount Coverage

MPY-0027-S(Ed.04-08)

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

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)

Use of Other Autos - Vehicles Furnished or Available for Use
As Public or Livery Conveyances

M-0052-S (Ed. 04-08)

Waiver of Deductible

MPY-0016-S (Ed. 04-08)

TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures.....	2
5	Residence and Location	3
6	Out-of-State Garaging	3
7	Policy Period.....	4
8	Changes	4
9	Motor Vehicle Registration Certificates	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	7
13	Installment Payment of Premiums.....	7
14	Deposit Premium Rule.....	7
15	Employers Subject to Massachusetts Workers Compensation Act.....	7
16	Deductibles - Parts 7, 8 and 9	7
17	Substitute Transportation	7
18	Termination of Insurance.....	8
19	Discounts.....	11
20	Model Year Rating.....	14
21	Reserved for Future Use	14
22	Non-Symbolled Vehicles	14
23	Other Optional Green Mountain Coverages.....	16
24	Number of Drivers and Vehicles Factor.....	17
25	Vehicle Series Rating	17
26	Payment Information	18

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition	19
28	Private Passenger Classifications	19
29	Years Licensed Factor.....	22
30	Personal Injury Protection - Deductible Form	23
31	Transportation of Fellow Employees	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.		Page
32	Pick-Ups, Vans, and Similar Type Vehicles	23
33	Towing and Labor.....	23
34	Trailers Designed for Use With Private Passenger Motor Vehicles	24
35-38	Reserved for Future Use	24

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.		
39	Motor Homes/Camper Bodies	24
40	Antique Motor Cars and Motorcycles	25
41	Stated Amount Coverage	25
42-43	Reserved for Future Use	25
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	26
45	Agreed Amount Coverage - Comprehensive	27
46	Excess Electronic Equipment Coverage	27
47	Customized Vans and Pickups.....	28
48	Original Equipment Manufacturer Parts Coverage.....	28

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.		
49	Named Non-Owner Policy	29
50	Use of Other Automobiles	29
51-53	Reserved for Future Use	30

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.		
54	Anti-Theft Device Standards and Discounts.....	31
55	Pre-Insurance Inspection Program.....	37
56	Merit Rating Plan	38
57	Reserved for Future Use	41
58	Registry of Motor Vehicles Procedures	41

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-3
Personal Auto Forms Index.....	B-4

RATING TERRITORIES SECTION

Page

RATE SECTION

Private Passenger		
Base Rates	R	1-7
Increased Limit Factors	R	8
Deductible Factors.....	R	9
Model Year Symbol Factors	R	10-11
Stated Amount Rates	R	12-13
Miscellaneous Rating Factors	R	14-15
Miscellaneous Motor Vehicles Factors	R	16
Motorcycles	R	17-24
Rating Procedures.....	R	17-18
Base Rates	R	19-22
Factors and Discounts.....	R	23
Deductibles.....	R	24
Rating Territories	T	1-6

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)

This endorsement changes your policy. Please read it carefully.

OEM (ORIGINAL EQUIPMENT MANUFACTURER) PARTS GUARANTEE

In the event of a covered 'Other than Collision' or 'Collision' loss, we guarantee the use of OEM (Original Equipment Manufacturer) parts for vehicles 3 years of age or less.

RENTAL CAR LOSS OF USE

'We' will pay substantiated loss of use when a rental vehicle is removed from service following a covered loss.

EXPANDED LOSS SETTLEMENT

This coverage applies to a private passenger auto, pick-up or van purchased or leased new and unused. The 'auto' must be listed in the Coverage Selections Page and 'you' must maintain either Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages. This coverage will expire 12 months from the date of lease or purchase of the 'auto'.

In the event of a covered loss under Part 7 - Collision or Part 8 - Limited Collision, and or Part 9 - Comprehensive, 'we' will, at 'our' option, pay the lesser of:

1. The amount necessary to repair the damaged 'auto' without any deduction for depreciation; or,
2. The amount to replace 'your auto' with a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
3. The Manufacturers Suggested Retail Price for a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
4. 120% of the actual cash value of the auto at the time of loss.

EMERGENCY LODGING AND MEALS

'We' will pay \$200 a day to a maximum of \$500 total for lodging and meals which become necessary as a result of a covered loss, other than Part 11 - Towing and Labor, occurring more than 100 miles from 'your' address or place of temporary garaging.

MEDICAL PAYMENTS SUPPLEMENT

If 'you' or a 'family member' die within two years of a covered loss because of injury sustained in the loss, 'we' will pay the unused portion of Part 6 - Medical Payments, Limit of Liability, to the surviving relatives or legal representative.

SUPPLEMENTARY PAYMENTS

Under General Provisions and Exclusions, 3 - Additional Costs We will Pay, C. is replaced by the following:

- C. Up to \$250 a day for loss of earnings, but not other income, because of attendance at hearings or trials, at our request.

COVERAGES FOR NEWLY ACQUIRED AUTOMOBILES

For any coverage provided in this policy except Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages, a newly acquired 'auto' will have the broadest coverage that we provide for any 'auto' now on the policy.

However, for a newly acquired 'auto' which is an additional rather than a replacement 'auto', 'you' must ask us to insure it within 45 days after 'you' become the owner.

When 'you' have Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverage on 'your' policy, any automobile that 'you' newly acquire will have the broadest physical damage coverage of any 'auto' on 'your' policy, provided we are notified within 14 days of the date 'you' acquire the 'auto' that physical damage coverage is desired for that automobile.

If, however, 'your' policy does not cover a 'auto' for Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive, 'we' will provide one or both of these coverages with a \$500 deductible for a newly acquired 'auto', providing 'you' notify 'us' within 4 days of the acquisition of the 'auto'.

With respect to the coverage provided by this endorsement, the provisions of the policy and other endorsements apply unless modified by this endorsement.

THE CONCORD GROUP INSURANCE COMPANIES

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+)

This endorsement changes your policy. Please read it carefully.

Subject to all the provisions of the policy except where changed by this endorsement, the company agrees that the following coverages and extensions of coverage are provided when the Coverage Selection Page page(s) indicate that an additional premium for this endorsement has been applied to that vehicle.

DISAPPEARING COLLISION DEDUCTIBLE

In the event of a covered Part 7 - Collision or Part 8 – Limited Collision loss, 'we' will waive \$100 of the Part 7 – Collision or Part 8 – Limited Collision deductible for each preceding 'accident' free year with Concord Group subject to a maximum Part 7 – Collision or Part 8 Limited Collision deductible waiver of \$500.

AIR BAG REPLACEMENT

'We' will pay to replace an airbag in 'your auto' that accidentally deploys without 'your auto' being involved in an 'accident'.

SEAT BELT/AIR BAG DEATH BENEFIT

'We' will pay a \$5,000 death benefit for 'you' and any 'household member' whose death is caused by a covered loss to 'your auto' if they were properly wearing their seat belts at the time of the 'accident'. The death benefit is increased to \$10,000 for 'you' and any 'household member' whose death is caused by a covered loss to 'your auto' if they were properly wearing their seat belts and were protected by an operable air bag at the time of the 'accident'. This benefit is in addition to any other collectible coverage endorsements (if applicable).

EMERGENCY LODGING, MEALS AND TRAVEL EXPENSES

'We' will pay up to \$300 a day to a maximum of \$1,000 total for lodging and meals which become necessary as a result of a covered loss, other than Part 11 - Towing and Labor, occurring more than 100 miles from 'your' address or place of temporary garaging. 'We' will pay up to \$100 for travel expenses which become necessary as a result of a covered loss occurring more than 100 miles from 'your' address or place of temporary garaging.

PET INJURY COVERAGE

'We' will pay up to \$500, for veterinary fees related to injuries sustained by a dog or cat owned by 'you' or any 'household member' and in 'your auto' in the event of a covered Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss; and up to \$500 for burial or disposal expenses if the dog or cat dies in a covered Part 7 - Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss. No deductible applies.

EXPANDED LOSS SETTLEMENT

This coverage applies to a private passenger auto, pick-up or van purchased or leased new and unused. The 'auto' must be listed in the Coverage Selections Page and 'you' must maintain either Part 7 - Collision or Part 8 - Limited Collision and Part 9 - Comprehensive coverages. This coverage will expire 24 months from the date of lease or purchase of the 'auto'.

In the event of a covered loss under Part 7 – Collision or Part 8 – Limited Collision or Part 9 - Comprehensive, 'we' will, at 'our' option, pay the lesser of:

1. The amount necessary to repair the damaged 'auto' without any deduction for depreciation; or,
2. The amount to replace 'your auto' with a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
3. The Manufacturers Suggested Retail Price for a new and unused 'auto' of the equivalent model year or later and of the same make, model, and equipment; or,
4. 120% of the actual cash value of the 'auto' at the time of loss.

PERSONAL BELONGINGS COVERAGE

'We' will pay up to \$500, for loss or damage of personal property (such as clothing, luggage, sunglasses). This coverage is primary in relation to any other valid and collectible insurance. No deductible applies. However, in no event shall 'you' be entitled to collect twice for the same loss. Coverage applies provided the loss or damage arises from a covered Part 7 – Collision or Part 8 - Limited Collision or Part 9 - Comprehensive loss to 'your auto'.

This coverage includes property used in business but excludes property held for sale, display or exhibition. This coverage excludes Vandalism.

THE CONCORD GROUP INSURANCE COMPANIES

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

Effective ~~October 1, 2016~~ **May 15, 2018**

A. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Original Equipment Manufacturer (OEM) Parts Guarantee

2. Rental Car Loss of Use

~~3.~~ **3. Expanded Loss Settlement**

~~2.~~ **4. Emergency Lodging and Meals**

~~3.~~ **5. Medical Payments Supplement**

~~4.~~ **6. Supplementary Payments**

~~5.~~ **7. Coverages for Newly Acquired Automobiles**

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

D. AUTO LOAN/LEASE COVERAGE

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

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

E. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS PLUS (PACE+)

PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+) CI 0041 may be provided only to a vehicle that is a private passenger auto. Coverages include:

- 1. Disappearing Collision Deductible**
- 2. Air Bag Replacement**
- 3. Seat Belt/Air Bag Death Benefit**
- 4. Emergency Lodging, Meals and Travel Expenses**
- 5. Pet Injury Coverage**
- 6. Expanded Loss Settlement**
- 7. Personal Belongings Coverage**

Endorsement CI 0041 titled Personal Auto Coverage Enhancements Plus (PACE+) must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

MISCELLANEOUS RATING FACTORS
(Private Passenger vehicles are defined in Rule 27)

RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES

A. ACCIDENT FORGIVENESS

Apply a rate of \$55.00 per year, per policy.

B. ROADSIDE ASSISTANCE SERVICE AGREEMENT

Apply a rate of \$44.00 per year, per policy.

D. AUTO LOAN/LEASE COVERAGE FACTOR

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.07	1.00
Collision	1.07	1.00

* Comprehensive coverage is subject to \$1.00 minimum premium.

E. PERSONAL AUTO COVERAGE ENHANCEMENTS PLUS (PACE+)

Apply a rate of \$35.00 per year, per vehicle.

RULE 24. NUMBER OF DRIVERS AND VEHICLES FACTOR

# of Drivers Vs. # of Vehicles	Factor:	All Other Factor:
If # Drivers minus # Vehicles is >=2	1.06	1.00
If # Drivers minus # Vehicles is =1	1.03	1.00
If # Drivers = # Vehicles	1.00	1.00
If # Drivers minus # Vehicles is =-1	0.97	1.00
If # Drivers minus # Vehicles is <=-2	0.94	1.00

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Apply a rate of \$4.00 to each \$100.00 of valuation.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE

Coverage	Private Passenger Factor	All Other Factor
Comprehensive	1.05	1.00
Collision	1.05	1.00
Limited Collision	1.01	1.00

* Comprehensive coverage is subject to \$1.00 minimum premium.