

A.C.E. AUTO COVERAGE ENHANCEMENT ENDORSEMENT – MASSACHUSETTS

OPTIONAL INSURANCE

The following provisions are added:

COLLISION DAMAGE DEDUCTIBLE WAIVER

- A. We will waive any applicable Collision or Limited Collision deductible up to a maximum of \$500 if "your auto" incurs a "Collision" loss and if:
1. the Declarations shows that Collision Coverage or Limited Collision applies to "your auto" which incurred the loss,
 2. you have been insured with us continuously for the last three years; and
 3. in the last three years, you have not incurred a covered loss for Bodily Injury to Others, Optional Bodily Injury to Others, Damage to Someone Else's Property, Collision or Limited Collision except:
 - a. losses for which no payment was made; and
 - b. losses for which any payment made was recovered in full by us from the responsible party or its insurer.
- However if we determine that you have failed to submit on a timely basis any notice of loss on a covered loss, the deductible will apply.
- B. We will waive any applicable Collision or Limited Collision deductible if "your auto" incurs a Collision or Limited Collision loss resulting from a "Collision" with another vehicle that is insured by us.

ADDITIONAL LIVING EXPENSES

In addition, we will pay up to \$25 a day, to a maximum of \$400 for additional living expenses, meaning food, lodging and telephone costs, incurred by you due to a covered loss caused by:

1. Comprehensive only if the Declarations indicate that Comprehensive Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto. This does not include Limited Collision Coverage

This applies only in the event that the loss:

1. Impairs the operation of "your auto", and
2. Occurs more than 100 miles from the residence address shown in the Declarations or the garaging address of "your auto", if it is different from the residence address.

We will pay the additional living expenses incurred until "your auto" is returned to us or we pay for its loss.

LOCK REPLACEMENT COVERAGE

When the keys for "your auto" are stolen, we will pay for the replacement of locks and keys for "your auto" up to \$250 per occurrence. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

LOCKED VEHICLE COVERAGE

We will pay to have "your auto" unlocked if your vehicle's keys are locked inside "your auto". Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

AIR BAG COVERAGE

We will pay up to a maximum of \$500 per occurrence to have air bags in "your auto" replaced for an incurred loss resulting from accidental deployment. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

TRANSPORTATION EXPENSES COVERAGE

When there is a loss to a "your auto" and you have selected coverage for Substitute Transportation Expenses under Part 10 of your policy, we will pay up to an additional \$10 per day, up to a maximum of \$300, in addition to the Substitute Transportation Coverage provided under Part 10 of this policy and the amount shown in the Declarations. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

RENTED VEHICLE COVERAGE

DEFINITIONS

The following is added to the Definitions section:

11. "Rented vehicle" means a private passenger auto, pickup, or van which:

- a.** is rented by "you" or any "household member"; and
- b.** the rate for use of the vehicle is determined on a daily or weekly basis.

However "rented vehicle" does not include any vehicle rented by "you" or any "household member":

- a.** if the rate for use of the vehicle is determined on a monthly or longer basis; or
- b.** if the vehicle is rented principally for use in business.

COVERAGE FOR DAMAGE TO YOUR AUTO

Part 7 – Collision, Part 8 – Limited Collision and Part 9 – Comprehensive Coverage are amended as follows:

A. The following provisions are added:

1. Waiver of Deductible

When there is a loss to a "rented vehicle", we will waive:

- a.** the full Collision or Limited Collision deductible if the Declarations indicate that a premium has been paid for Collision or Limited Collision Coverage.
- b.** the full Comprehensive deductible if the Declarations indicate that a premium has been paid for Comprehensive Coverage.

In no event will we pay more than the amount of loss.

2. Loss of Use

If you or any "household member" have a contractual agreement to compensate the Rental Company for the loss of use of the "rented vehicle", we will pay up to \$50 a day, to a maximum of 30 days for the loss of use of a "rented vehicle" which results from a loss caused by:

- a.** Comprehensive only if Comprehensive Coverage is shown in the Declarations.
- b.** Collision or Limited Collision only if Collision or Limited Collision Coverage is shown in the Declarations.

MECHANICAL PARTS COVERAGE

We will not apply depreciation to replace mechanical non-body related parts. This enhanced coverage applies only if:

A. The damage results from a covered loss: and

This agreement shall be considered when determining our Limit of Liability in Part 7 – Collision, Part 8 – Limited Collision or Part 9 – Comprehensive Coverage.

TOWING AND LABOR EXPENSE COVERAGE

When there is a loss to a "your auto" and you have selected coverage for Towing and Labor Expense Coverage under Part 11 of your policy, we will pay up to an additional \$25 per disablement, in addition to the Towing and Labor Coverage provided under Part 11 of this policy and the amount shown in the Declarations. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DOMESTIC DOG AND DOMESTIC CAT LIMITED COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL AUTO POLICY

A. Domestic Dog and Domestic Cat Limited Coverage

Subject to **B. Limit of Insurance** below, we will pay for the loss of or to a domestic dog or domestic cat, including any reasonable veterinarian costs and expenses that you incur for the necessary treatment of such domestic dog or domestic cat, which is owned by you or any **household member** as the result of the loss of or injury to such dog or cat while riding in **your auto** or while riding in another private passenger automobile being used by you or a **household member** with the consent of the owner. The most we will pay for any one animal in any one **accident**, including all reasonable and necessary veterinarian costs and expenses, is a total of \$500. The injury must be caused by the **collision** of **your auto** or a private passenger automobile being used by you or a **household member** with the consent of the owner.

For purposes of this coverage, the term **collision** has the same meaning as set forth in **PART 7. COLLISION** of your policy, except, for purposes of this coverage only, the term **collision** shall also include the collision of **your auto** with a falling object or bird or animal. The coverage provided by this endorsement only applies when the vehicle involved in the loss is afforded Collision coverage under **PART 7** of your policy.

As with **PART 7. COLLISION** coverage on your policy, the coverage provided by this endorsement applies when other private passenger automobiles are being used by you or a **household member** with the consent of the owner.

This coverage will not apply if loss to the vehicle which is carrying your pet is excluded under **Part 7** of your policy.

B. Limit of Insurance

Regardless of the number of dogs and cats involved in an **accident**, the most we will pay for all loss and injury under the coverage provided by this endorsement, including all reasonable and necessary veterinarian costs and expenses, in any one **accident** is \$1,500, subject to a maximum combined total payment of \$500 for loss and injury to any one dog or cat. We will not pay for any veterinarian services which were rendered more than one year following the **accident**. No deductible applies to the coverage provided by this endorsement.

The duties and obligations under the **WHEN THERE IS AN ACCIDENT OR LOSS** section of your policy apply to the coverage provided by this endorsement.

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1. the Declarations shows that Collision Coverage or Limited Collision applies to "your auto" which incurred the loss,
 2. you have been insured with us continuously for the last three years; and
 3. in the last three years, you have not incurred a covered loss for Bodily Injury to Others, Optional Bodily Injury to Others, Damage to Someone Else's Property, Collision or Limited Collision except:
 - a. losses for which no payment was made; and
 - b. losses for which any payment made was recovered in full by us from the responsible party or its insurer.
- However if we determine that you have failed to submit on a timely basis any notice of loss on a covered loss, the deductible will apply.
- B. We will waive any applicable Collision or Limited Collision deductible if "your auto" incurs a Collision or Limited Collision loss resulting from a "Collision" with another vehicle that is insured by us.

ADDITIONAL LIVING EXPENSES

In addition, we will pay up to \$25 a day, to a maximum of \$400 for additional living expenses, meaning food, lodging and telephone costs, incurred by you due to a covered loss caused by:

1. Comprehensive only if the Declarations indicate that Comprehensive Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto. This does not include Limited Collision Coverage

This applies only in the event that the loss:

1. Impairs the operation of "your auto", and
2. Occurs more than 100 miles from the residence address shown in the Declarations or the garaging address of "your auto", if it is different from the residence address.

We will pay the additional living expenses incurred until "your auto" is returned to us or we pay for its loss.

LOCK REPLACEMENT COVERAGE

When the keys for "your auto" are stolen, we will pay for the replacement of locks and keys for "your auto" up to \$250 per occurrence. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

LOCKED VEHICLE COVERAGE

We will pay to have "your auto" unlocked if your vehicle's keys are locked inside "your auto". Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

AIR BAG COVERAGE

We will pay up to a maximum of \$500 per occurrence to have air bags in "your auto" replaced for an incurred loss resulting from accidental deployment. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

TRANSPORTATION EXPENSES COVERAGE

When there is a loss to a "your auto" and you have selected coverage for Substitute Transportation Expenses under Part 10 of your policy, we will pay up to an additional \$10 per day, up to a maximum of \$300, in addition to the Substitute Transportation Coverage provided under Part 10 of this policy and the amount shown in the Declarations. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

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- However if we determine that you have failed to submit on a timely basis any notice of loss on a covered loss, the deductible will apply.
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2. Loss of Use

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- a. Comprehensive only if Comprehensive Coverage is shown in the Declarations.
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MECHANICAL PARTS COVERAGE

We will not apply depreciation to replace mechanical non-body related parts. This enhanced coverage applies only if:

A. The damage results from a covered loss: and

~~B. At the date of loss, "your auto" is of the current model year or two prior model years.~~

This agreement shall be considered when determining our Limit of Liability in Part 7 – Collision, Part 8 – Limited Collision or Part 9 – Comprehensive Coverage.

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For purposes of this coverage, the term **collision** has the same meaning as set forth in **PART 7. COLLISION** of your policy, except, for purposes of this coverage only, the term **collision** shall also include the collision of **your auto** with a falling object or bird or animal. The coverage provided by this endorsement only applies when the vehicle involved in the loss is afforded Collision coverage under **PART 7** of your policy.

As with **PART 7. COLLISION** coverage on your policy, the coverage provided by this endorsement applies when other private passenger automobiles are being used by you or a **household member** with the consent of the owner.

This coverage will not apply if loss to the vehicle which is carrying your pet is excluded under **Part 7** of your policy.

B. Limit of Insurance

Regardless of the number of dogs and cats involved in an accident, the most we will pay for all loss and injury under the coverage provided by this endorsement, including all reasonable and necessary veterinarian costs and expenses, in any one accident is \$1,500, subject to a maximum combined total payment of \$500 for loss and injury to any one dog or cat. We will not pay for any veterinarian services which were rendered more than one year following the accident. No deductible applies to the coverage provided by this endorsement.

The duties and obligations under the **WHEN THERE IS AN ACCIDENT OR LOSS** section of your policy apply to the coverage provided by this endorsement.

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A. Domestic Dog and Domestic Cat Limited Coverage

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For purposes of this coverage, the term "collision" has the same meaning as set forth in **PART 7. COLLISION** of your policy, except, for purposes of this coverage only, the term "collision" shall also include the collision of "your auto" with a falling object or bird or animal. The coverage provided by this endorsement only applies when the vehicle involved in the loss is afforded Collision Coverage under **PART 7** of your policy.

As with **PART 7. COLLISION** coverage on your policy, the coverage provided by this endorsement applies when other private passenger automobiles are being used by you or a **household member** with the consent of the owner.

This coverage will not apply if loss to the vehicle which is carrying your pet is excluded under **Part 7** of your policy.

B. Limit of Insurance

Regardless of the number of dogs and cats involved in an accident, the most we will pay for all loss and injury under the coverage provided by this endorsement, including all reasonable and necessary veterinarian costs and expenses, in any one accident is \$1,500, subject to a maximum combined total payment of \$500 for loss and injury to any one dog or cat. We will not pay for any veterinarian services which were rendered more than one year following the accident. No deductible applies to the coverage provided by this endorsement.

The duties and obligations under the **WHEN THERE IS AN ACCIDENT OR LOSS** section of your policy apply to the coverage provided by this endorsement.