

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

AGREED VALUE ENDORSEMENT

The Actual Cash Value sections of **Part 7. Collision** and **Part 9.** are deleted in their entirety and replaced with the following:

For a covered loss to a vehicle, we will pay as follows:

- A. Total Loss:** If the vehicle is stolen or totally destroyed, we will pay the amount stated in the declarations. Payment will be reduced by any amount for a previous loss to that vehicle if the damage was not repaired. A deductible will not apply to a total loss. A vehicle is considered stolen when the entire vehicle is stolen and not recovered within 30 days. A vehicle is considered totally destroyed when the salvage value, determined by the company, plus the amount for labor and parts of like kind and quality necessary to repair the vehicle, is equal to or greater than the amount shown in the declarations.

- B. Partial Loss:** If the vehicle is partially damaged, our limit of liability will be the lesser of the amount required to repair or replace it with labor and parts of like kind and quality, or the amount of coverage shown in the declarations.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

SCHEDULE OF COVERED VEHICLES

No.	Year	Make/Model	Vin #	Value	Comprehensive	Collision	Deductible
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

CHANGE ENDORSEMENT

Transaction codes:

(A) Add a vehicle; (D) Delete a vehicle; (C) Change vehicle coverage

Total Value of Collection: \$

Total Return Premium: \$

Total Additional Premium: \$

Notes:

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

MINIMUM PREMIUM ENDORSEMENT

This policy is subject to the following premium requirements:

1. This policy is subject to a minimum premium of \$75.00 annually.
2. A \$10.00 minimum premium per endorsement for any vehicle additions, increases in values, and/or reduction in coverage limits.
3. Any return premium under \$10.00 is waived for any vehicle deletions, decreases in value, and/or reduction in coverage limits.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

WAR OR TERRORISM EXCLUSION

The following supersedes the terms and conditions of this policy:

This insurance does not apply to, and the Company will not defend or pay loss for, any claim arising out of, directly or indirectly resulting from, based upon or in any way involving any actual or alleged:

1. War, including undeclared or civil war;
2. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
3. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these; or
4. "Terrorism", including any action taken in hindering or defending against an actual or expected incident of "terrorism"

regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

The following is added to DEFINITIONS:

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence;
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government, or to cause chaos among the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - b. It is reasonable to believe the intent is to intimidate or coerce a government, or to seek revenge or retaliate, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

VEHICLE USAGE ENDORSEMENT

In consideration of the premium charged, it is agreed that my vehicle insured under this policy will be used for hobby purposes and exhibition. It will not be used primarily for general transportation. It will not be used for backup transportation, or for errands. It will not be driven to work or school. It will not be used for business or commercial purposes.

It is agreed that no coverage under this policy will apply if any vehicle insured hereunder is used to participate in a gymkhana, speed contests, races or timed events of any kind. The above statements apply to all vehicles insured under this policy.

Signed and accepted by: _____

Notary: _____

My commission expires: _____

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

INEXPERIENCED DRIVER EXCLUSION

It is agreed that drivers licensed to drive less than nine years are not covered to drive any vehicle insured in this policy.

Coverage under this policy will not apply to claims for bodily injury or property damage arising from the operation of any vehicle by a driver licensed less than nine years.

Signed and accepted by: _____

Notary: _____

My commission expires: _____

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

LOSS PAYABLE CLAUSE

Loss Payee: _____

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations or in this endorsement. We reserve the right to cancel the policy as permitted by policy terms and the cancellation shall terminate this agreement as to the loss payee's interest.

When we pay the loss payee we shall, to the extent of payment, be subrogated to the loss payee's rights of recovery.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

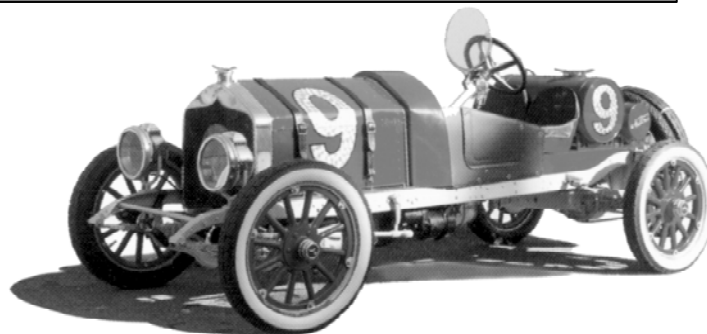
MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

REINSTATEMENT OF INSURANCE

The coverages that were suspended are reinstated as of the issue effective of this endorsement.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy. It will take effect on the effective date of your policy unless another effective date is shown.

Massachusetts GRUNDY WORLDWIDE COLLECTOR VEHICLE PROGRAM



YEAR OF CAR	MAKE/MODEL/BODY TYPE	VEHICLE ID #	ANNUAL MILEAGE	CONDITION CODE (1 to 100 - perfection)	AGREED VALUE

For additional vehicles please continue on a separate sheet. **Photos to be included for collector vehicles 1960 or newer.**

PLEASE ANSWER THE FOLLOWING QUESTIONS AND EXPLAIN "YES" RESPONSES IN THE REMARKS SECTION:

- | | |
|--|---|
| <p>1. Preferred effective date of coverage? _____</p> <p>2. Previous loses or violations (last 3 years)? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>3. Any operators under 25 years of age? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>4. Any collector vehicle used for racing or rallying? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>5. Any collector vehicle used for driving to and from work or school? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>6. Any collector vehicle used for errands, back-up, primary or secondary transportation? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>7. Does engine, body or drivetrain differ from car maker's original? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>8. Will engine, body or drivetrain be changed? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>9. Will horsepower or body be changed? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>10. How many licensed operators in household? _____</p> <p>11. Garage construction (describe walls & roof). _____</p> <p>12. Any security systems (fire or burglary)? _____</p> | <p>13. Total number of collector vehicles owned. _____</p> <p>14. Operator information (all household operators).
 NAME _____ DATE OF BIRTH _____ LICENSE NO. _____

 _____</p> <p>15. List regular transportation vehicles for each driver. _____</p> <p>16. Prior insurance company: (<u>antique car</u>) _____
 Policy # _____
 Agent's Name & Address: _____
 _____</p> <p>* Submit copy of Registration for each vehicle.
 * Please indicate if vehicle is not registered.</p> |
|--|---|

QUOTE HOTLINE: 800-338-4005 or visit www.grundy.com

Annual Quoted Premium is \$ **0.00** _____

- Compulsory Coverage(s)
20,000 / 40,000 / 50,000
1,000 Medical 20/40/50 UM (Uninsured/Underinsured Motorists)
- Increased Limits:
- | | | | |
|------------------|----------------------------------|----------------------------------|----------------------------------|
| Optional BI | <input type="checkbox"/> 100,000 | <input type="checkbox"/> 300,000 | <input type="checkbox"/> 500,000 |
| Optional PD | <input type="checkbox"/> 100,000 | <input type="checkbox"/> 300,000 | <input type="checkbox"/> 500,000 |
| Optional UM/UIM | <input type="checkbox"/> 100,000 | <input type="checkbox"/> 300,000 | <input type="checkbox"/> 500,000 |
| Optional Medical | <input type="checkbox"/> 2,000 | <input type="checkbox"/> 5,000 | <input type="checkbox"/> 10,000 |
| Deductible | <input type="checkbox"/> 300 | <input type="checkbox"/> 500 | |

- Comprehensive Only (fire & theft):
Vehicle 1 Vehicle 3
Vehicle 2 All
- Collision (including Comprehensive)
Vehicle 1 Vehicle 3
Vehicle 2 All

Need MA registry paperwork?
YES NO

Submitting Brokerage: _____

SIGNATURE _____

DATE _____

Mail with check to: **GRUNDY WORLDWIDE**
400 Horsham Road PO Box 1957
Horsham, PA 19044

rates effective

creation date
10/17/2008

Underwritten by United States Liabilities Insurance Company (A++ Bests Rated)

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UNITED STATES LIABILITY INSURANCE GROUP

~~MOUNT VERNON FIRE INSURANCE COMPAY~~

~~*USAGE ENDORSEMENT*~~

~~PLEASE HAVE NOTARIZED~~

Date Issued: _____ Endorsement No.: 1A

Insured _____ Policy No.:

Name of Company: _____ Effective Date

Producer: WAYNE, PENNSYLVANIA

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

VEHICLE USAGE ENDORSEMENT

In consideration of the premium charged, it is hereby ~~understood and~~ agreed that ~~any~~my vehicle insured under this policy will be used for hobby purposes and exhibition and will not be used primarily for general transportation. It will not be used for backup transportation, or for errands. It will not be driven to work or school or used for business or commercial purposes.

It is further ~~understood and~~ agreed that no coverage under this policy will apply if any vehicle insured hereunder is used to participate in any ~~rally~~ gymkhana, speed contest, ~~race, or while being driven on a race track for any reason.~~

race or timed event of any kind. The above statements apply to all vehicles insured under ~~the captioned~~this policy.

Signed & Accepted By: _____

NOTARY:

Signed and accepted by: _____

Notary: _____

My commission expires: _____

All other terms and conditions ~~remain unchanged~~ _____ of this
policy remain unchanged. This endorsement is a part of your policy and takes effect on
the effective date of your policy unless another effective date is shown.

~~Authorized Representative~~

Mount Vernon Fire Insurance Company

Policy #: _____ Effective: _____

Endorsement 2

Insured:

No. Make/Model Year Mileage VIN Number Value Comprehensive Collision Deductible

1. _____

_____ Comp and Collision Totals:

*--denotes a vehicle with High Performance Modifications **UNITED STATES LIABILITY INSURANCE GROUP**

WAYNE, PENNSYLVANIA

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MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

SCHEDULE OF COVERED VEHICLES

<u>No.</u>	<u>Year</u>	<u>Make/Model</u>	<u>Vin #</u>	<u>Value</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Deductible</u>
<u>1</u>							
<u>2</u>							
<u>3</u>							
<u>4</u>							
<u>5</u>							
<u>6</u>							
<u>7</u>							
<u>8</u>							
<u>9</u>							
<u>10</u>							
<u>11</u>							
<u>12</u>							

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

ENDORSEMENT

Date Issued: _____ **Endorsement No.:** _____

Insured _____ **Policy No.:** _____

Name of Company: ~~Mt. Vernon Fire Insurance Co.~~ _____ **Effective Date:** _____

Producer:

UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

AGREED VALUE ENDORSEMENT

~~LIMIT OF LIABILITY~~

The Actual Cash Value ~~of sections 7 and 9 of your policy is deleted~~ sections of Part 7. Collision and Part 9. are deleted in their entirety and replaced ~~by~~ with the following:

For a covered loss to a vehicle, we will pay as follows:

- A. Total Loss:** If the vehicle is stolen or totally destroyed, we will pay the amount stated in the declarations. Payment will be reduced by any amount for a previous loss to that vehicle if the damage was not repaired. A deductible will not apply to a total loss. A vehicle is considered stolen when the entire vehicle is stolen and not recovered within 30 days. A vehicle is considered totally destroyed when the salvage value, determined by the company, plus the amounts for labor and parts of like kind and quality necessary to repair the vehicle, is equal to or greater than the amount shown in the declarations.
- B. Partial Loss:** If the vehicle is partially damaged, our limit of liability will be the lesser of the amount required to repair or replace it with labor and parts of like kind and quality, or the amount of coverage shown in the declarations.

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**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

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MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

WAR OR TERRORISM EXCLUSION

The following supersedes the terms and conditions of this policy:

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1. War, including undeclared or civil war;
2. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
3. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these; or
4. "Terrorism", including any action taken in hindering or defending against an actual or expected incident of "terrorism"

regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.

The following is added to DEFINITIONS:

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence;
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
 - a. The effect is to intimidate or coerce a government, or to cause chaos among the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - b. It is reasonable to believe the intent is to intimidate or coerce a government, or to seek revenge or retaliate, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

[All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.](#)