

Occidental Fire & Casualty Company of North Carolina

MEDICAL PAYMENT ENDORSEMENT – M -0109-S

This endorsement includes changes that affect your auto insurance. Please read the endorsement carefully to see how it affects your policy.

Optional Insurance, 6. Medical Payments

Under Part 6, Medical Payments, the following sentence is added at the end of the third paragraph, which appears on Page 15 after the numbered items:

No payments will be made under this Part that duplicate payments made for the same bodily injuries under Part 1, Part 2, Part 3, Part 5, or Part 12 of this Policy. In addition, no payments will be made under this Part that duplicate payments made for the same bodily injuries under any other automobile insurance policy or under a health insurance policy covering the injured person.

General Provisions and Exclusions, 5. Our Right To Be Repaid

The final paragraph of General Provision 5, Our Right To Be Repaid, which appears on Page 26, is deleted.

(Ed. 10-16)

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*Occidental Fire & Casualty Company
of North Carolina*

**Personal Automobile
Rule & Rate Guide**

MASSACHUSETTS

**New Business: December 1, 2015
Renewal Business: January 1, 2016**

*Customer Service: 800-233-1880
Claims Service: 800-223-5994*

**Occidental Fire & Casualty Company of North Carolina
P.O. Box 13119, Scottsdale, AZ 85267-3119**

Occidental Fire & Casualty Company of North Carolina
December 1, 2015

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The following information and procedures for the sale and servicing of insurance policies with Occidental Fire & Casualty will address most processing situations. When special circumstances or questions arise, please contact our office for assistance.

CONTACT INFORMATION

Policy Processing

All applications for insurance are submitted through the Occidental agent internet site:

www.occiaagent.com

Billing, Customer Service and Underwriting

Phone: 800-233-1880

Fax: 866-833-8240

Mail: P.O. Box 13119, Scottsdale, AZ 85267-3119

Email: sbu_underwriting@ofc-wic.com

Claims

Phone: 800-223-5994

Fax: 954-753-0668

Mail: P.O. Box 8487, Coral Springs, FL 33075-9867

Email: sbu_flclaims@ofc-wic.com

Anti-Fraud Hotline

Phone: 866-646-5310

PROCESSING RULES & INFORMATION

Company Code

NAIC: 23248

Binding Authority & Supporting Documentation

1. Applications for insurance are accepted via the OcciAgentsm web site. Any exception must be approved beforehand by the Company.
2. Applications are effective at the date and time of completion on the web site. **If an effective date of no more than 24 hours prior to upload or a future date are required then that date must be entered.**
3. We expect and require agents to physically inspect all vehicles and document any existing damage (including glass) prior to submitting an application that includes physical damage coverage in accordance with 211 CMR 94.00. A completed vehicle inspection form or two (2) photographs showing all four (4) sides of the vehicle will meet this requirement and protect your interests.
4. The Binding Authority also applies to requests to change or add coverage(s), driver(s), or vehicle(s).
5. OcciAgentsm is designed to address nearly all the acceptable risks and situations that we will insure. Occasionally, there may be a risk or situation that you feel is acceptable which OcciAgentsm will not allow. In those instances, please contact underwriting to discuss the issue.
6. If there are any questions regarding the acceptability of a risk, please call the Underwriting Department prior to submitting.
7. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principle and Occidental Fire & Casualty when you became licensed to sell Occidental Fire & Casualty, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

8. The entire application must be completed. If any area of the application does not apply, then "N/A's", "None", or similar indication must be shown.

9. Original signatures for both the applicant and the agent are required. Power of Attorney signatures will not be accepted.
10. Occidental personal automobile policies may not be used to insure commercial entities, Corporations, business names, company names, and “DBA’s” may not be listed as Named Insured or additional interest. We will not provide certificates of insurance to third parties.
11. The agent must ask the applicant ALL QUESTIONS on the application, clearly explaining the importance of providing accurate information. The agent must also have the applicant read the Applicant’s Statement. If the applicant cannot read the statement, the agent should arrange for a third party to read or translate information to the applicant.
12. Pursuant to MA General Laws –Part 1/Title XV/Chapter 110G/Sections 4-11, Occidental Insurance agrees to accept electronic signatures on applications. The agent is also responsible for complying with all requirements in the General Laws that pertain to electronic signatures.

Additional Interests

Lienholders and co-owners of a vehicle insured under an Occidental personal automobile policy may be included for coverage and listed on the Declarations.

The named insured’s employer or a business owned by the named insured may **not** be included as additional interests.

Certificates of Insurance **will not** be issued

Misrepresentation of Risk

The applicant has a responsibility and an obligation to truthfully and fully answer the questions on the application for insurance. Any misrepresentations on the application may render the policy null and void and could result in the denial of claims.

If material misrepresentation is determined, the policy may be rescinded (no coverage afforded), the required notice will be sent to the Registry of Motor Vehicles and all premiums may be returned to the applicant.

Financial Responsibility Filings

The Named Insured, and immediate family members of the household that are listed as drivers on the application, are eligible for a SR22 form. Filings will be made for the state of residence and Maine only.

A fee will be charged for processing the financial responsibility filing.

The necessary information for the financial responsibility filing must be provided, including:

- the first, middle, and last name for each person that needs a SR22 form;
- date of birth;
- Social Security number;
- state case number, if one has been assigned.

Changes/Endorsements

1. All change requests should be completed and uploaded to the Company the same day through the Company's website. DO NOT MAIL. Change requests will be processed by the Company only when they are uploaded. Contact the Company if an exception is needed.
2. All premium adjustments reflect the rates and rules in force at the time of the policy or the latest renewal effective date and are calculated pro-rata.
3. Mid-term premium adjustments are made as a result of change in address, vehicles, drivers, coverage, etc. Mid-term premium adjustments are not made as a result of a change in points or driving experience on existing drivers.
4. An information sheet will print following the upload of the endorsement, stating what information, if any, that needs to be submitted to the Company for completion of the endorsement (e.g. exclusion forms, rejection forms, etc).
5. Changes which result in an increase in policy premium must be uploaded with the requested immediate payment amount that is calculated and displayed by the OcciAgent[™] system.
6. Reduction or deletion of coverage requires the policyholder's signature on the Selection/Rejection form.
7. Suspension of coverage is not permitted.
8. Changes to correct a policy will be honored for the current policy term only.

Policy Renewal

Policies may be re-underwritten at the time of renewal to reflect changes in driver experience and the status of driving records. Renewals will be classified and rated in accordance with the underwriting and rate guide in use at the time of renewal.

The Company will send eligible policyholders an offer to renew their policies approximately 30 days before the policy expiration date. Policies will be renewed for each policyholder who makes payment for the amount billed on or before the expiration date of the policy. Policies on which the renewal payment is postmarked up to and including 20 days after the policy expiration date may be renewed the day after postmark or on the day of upload.

Cancellations

Flat cancellations are permitted only when approved by the Company.

The Named Insured shown on the Declarations Page may cancel the policy by:

1. Returning the current Declarations page with a signed and dated cancellation request. If there is more than one (1) Named Insured, both must sign the cancellation request or Lost Policy Release, unless they are married.
2. Providing the Company with advance written notice of the date cancellation is to take effect. If advance written notice is not received, the policy will be canceled effective at 12:01 a.m. on the date the request is received at the Company's office.
3. Completing a Lost Policy Release/Lost Policy Receipt.
4. Theft of vehicles or plates.
5. Sale or transfer of vehicle(s).
6. Plates returned.

All return premiums resulting from cancellations will be calculated pro-rata.

If a Loss Payee or other interests exist, the effective date of cancellation may be adjusted to comply with regulatory requirements.

Reinstatements

Reinstatements will be made entirely at the Company's discretion.

Policies canceled for nonpayment of premium may be reinstated only if the full balance due is post- marked or received by the Company on or before the cancellation date shown on the cancellation notice.

No agent may accept premium payments after the grace period without the prior authorization of the Company. Any agent that does so will be responsible for any coverage an insured may claim, and the agent must reimburse the Company for any losses the Company pays, including legal fees.

Policies with unpaid additional premium balances will not be reinstated unless the balance is paid in full.

Policies will not be reinstated under the following circumstances:

1. A policy is canceled for material misrepresentation;
2. An insured has moved out of state;
3. We have already notified you of our decision to non-renew the policy.

Driver Assignment

Occidental assigns drivers to vehicles as follows:

1. Single Vehicle - the driver classification and penalty point classification of the operator who develops the highest premium is used;
2. Multiple Vehicles – the driver and vehicle combinations which produce the highest premium will be used.
3. Liability limits must be the same on all vehicles.
4. The number of drivers compared to the number of vehicles on the policy is considered in the rate determination. Drivers include all eligible to be rated drivers and do not include excluded, deferred or permit operators. Vehicles include all vehicles rated on the policy.
5. All operators in the household must be included for rating, regardless of being listed and/or rated on another Massachusetts auto policy. Some operators may be excluded from coverage (see Driver Exclusion section).

Driver Exclusions

The following rules apply to driver exclusion situations:

1. The Named Insured cannot be excluded or deleted from a policy;
2. A spouse may be excluded only if both the Named Insured and Spouse both sign the appropriate exclusion form;
3. All household members 15 years and older must be identified on the application;
4. The title owner of a vehicle cannot be excluded (exception: if there is a co-owner, then one may be excluded);
5. Requests to remove exclusions must be in writing with a signature from the Named Insured. The request will be effective the date received by the Company.
6. If an operator who is a member of the household is to be excluded the policyholder must submit a signed statement that such operator does not and will not operate the automobiles to be insured. The signed statement must be on the Operator Exclusion Form, PA 16 11 04 09.
7. If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

Permit Status Rating

Drivers with a learner's permit will not be included in the rating of the policy. The permit driver will become an "eligible-to-be-rated" driver at the earliest of (a) notification by the named insured that the permit driver has obtained their full license; or (b) the first renewal of the policy. If the latter, we will notify the customer of the change in rating, providing them an opportunity to notify us that the driver continues to hold a learner's permit and return them to non-rated status. Driver's with a learners permit will be listed as a never been licensed operator until a valid driver's license is obtained.

Driver Class Definitions

The number of years driving experience is considered in rating. Driving experience is determined by the number of full or partial years that the operator has held a valid **United States license**. In the event that the operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privilege.

- 10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator – age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principle Operator – licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principle operator of the automobile.
- 18 Inexperienced Occasional Operator – licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principle operator of the automobile.
- 20 Inexperienced Principal Operator – licensed less than three years. No driver training. The operator has been licensed less than three years in the United States, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program. Operators with a valid license issued outside of the United States will be rated as a class 20 operator. Other foreign country driving experience will not be accepted. This class will remain assigned to the operator until a valid United States License is obtained.
- 21 Inexperienced Occasional Operator – licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator – licensed less than three years, and the operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator – licensed less than three years, and the operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

If no evidence of prior license is available, the operator may be assigned to class 20 (principle operator) or 21 (Occasional operator).

Procedures for Massachusetts Registry of Motor Vehicles

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

1. A complete "RMV-1" vehicle registration form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.
2. An "RMV-2", renewal card, will be mailed six to eight weeks prior to the expiration date of registration which will show the current registration data for the vehicle and its owner. Certain changes may be made by the owner on the application.
3. An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plates such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.
4. Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle. An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type. Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.
5. All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

BILLING INFORMATION AND PROCEDURES

Billing Process

1. Down payments or full policy premiums must be submitted during the application internet upload process.
2. All additional premiums, including rating differences due to Motor Vehicle Records, C.L.U.E. reports, and/or endorsements, will be billed directly to the insured by the Company. The additional premium will be divided into any remaining installments. The Named Insured will be billed for the total additional premium if the original premium was paid in full or if the last installment has been billed or paid.

3. Installment billing notices are sent approximately 15 days prior to the due date. Each installment bill gives the insured the option to pay the amount due or the total balance.
4. Return premiums, if any, are first applied to any balance due the Company. If the policy has been paid in full, a return premium will be mailed to the Named Insured.
5. A renewal offer will be sent to the Named Insured approximately 30 days prior to renewal
6. Installment and renewal payments received from the insured in the agent's office are subject to the same binding procedure as new business. The agent should document the date and time that the premium payment was received, and upload the payment to the Company via the OcciAgentsm site.
7. Installment payment plans may not be changed after the inception of a policy. If a different payment plan is desired, the policy must be cancelled and rewritten.
8. Internet payments will be deemed postmarked as of the date and time of uploading. Any installment payment that is uploaded after the cancellation date will be applied to the account and return premium (if any) will be returned to the policyholder. The policy will remain canceled.
9. Any renewal payment uploaded after the policy expiration date up to and including 20 days may be renewed with a lapse in coverage. The decision to renew with a lapse or allow the policy to expire is entirely at the discretion of the Company. Please contact the Company for a decision or write a new policy for the customer.
10. Any payment that is uploaded with incorrect credit card or checking account numbers (including bank routing numbers) will be treated as insufficient funds transactions. The policy will cancel for nonpayment, just as though no payment had been submitted. The agent and policyholder bear the responsibility for entering the correct information.
11. When payments are submitted via the Internet, **Do not send the original or a copy of the policyholder's check or credit card forms to the Company.** Such forms will be considered as additional payment requests. The Agent will be held responsible for errors or problems that result.
12. If an insured's check, made payable to the Agent for an installment payment, is returned by the financial institution not honored, upon first presentation, the agent **will not** be reimbursed.

Policy and Billing Fees

Fees for specific activities include:

1. A billing installment service fee is charged equal to \$10.

2. A fee of \$25.00 is charged to reinstate a cancelled policy;
3. A processing fee of \$15.00 is applied for insufficient funds when checks are denied by a financial institution;
4. A policy fee of \$25.00 is applicable for new and renewal policy terms.
5. A late fee of \$10.00 will be charged when a payment is postmarked/uploaded 6 or more days after the installment due date.

UNDERWRITING CRITERIA

Risk Acceptability

The following risks are not eligible:

1. Risks not residing in State of Residence a minimum of 7 months per year.
2. Risks that do not list the registered owner as the Named Insured or Additional Interest.
3. When co-owners are not listed as Named Insured or as Additional Interest.
4. Applicants with suspended or revoked driver’s license (except for failure to maintain proof of Financial Responsibility and eligible for reinstatement of license). Exceptions are subject to Company approval.
5. Named Operator, Non-owner or “Trip” policies.

Driver Rating Points

Auto Plan Acceptability - Drivers with more accidents or violations, as shown below, during the 72 months prior to application for insurance with Occidental are not eligible for coverage without underwriting review and approval.

Per Driver Maximums		
Incidents	Licensed More than 6 Years	Licensed 6 Years or Less
Major Accidents	2	2
Minor Accidents	2	2
Major Violations	3	1
Intermediate Violations	3	1
Minor Violations	6	3

Driving record points - Driver rating points are assigned to operators for their driving history. Points are not assigned for non-chargeable incidents and not-at-fault accidents. An MVR may be requested for each applicant.

Chargeable Period – All accidents and violations occurring in the 60-month period prior to the initial policy inception, or in the 60-month period prior to the renewal date for renewal policies, are considered in developing a driver’s policy premiums. The chargeable period for drivers being endorsed onto a policy after inception is 60 months prior to the endorsement effective date.

Chargeable Date – The surcharge date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date, it will be deemed to be the day before the policy inception date.

Same Day Offenses – If there were multiple violations or accidents that occurred on the same day, charge only for the one violation or accident with the highest point charge.

NOTE: The experience of persons associated with the operation of a vehicle or train as a public conveyance or as part of their employment for a local transit system shall not be used when determining additional point charges.

Accidents

Points are assigned for at-fault accidents as follows:

Major and Minor Accidents:

- First accident: 3 points
- Second accident: 4 points
- Each subsequent accident: 7 points

Each accident should be noted as “at fault” or “not at fault.” A Motor Vehicle Record will be requested for each applicant.

Non-chargeable Incidents: a) comprehensive claims, b) for accidents prior to July 1, 2015, claim payments resulting in \$500 or less damage, c) for accidents on or after July 1, 2015, claim payments resulting in \$1,000 or less in damage. Points are not assigned for non-chargeable incidents.

Any accident in which an insured driver is determined by the insurer to be more than 50% negligent is treated as either a major or minor “at-fault” accident and is subject to surcharge. For accidents prior to July 1, 2015, a minor accident is a claim payment for bodily injury or property damage over \$500 up to and including \$2,000. A major accident is a claim payment for bodily injury or property damage over \$2,000. For accidents on or after July 1, 2015, a minor accident is a claim payment for bodily injury or property damage over \$1,000 up to and including \$5,000. A major accident is a claim payment for bodily injury or property damage over \$5,000.

The following are not chargeable accidents:

1. Claim payments where the insured vehicle was legally parked;
2. The insured vehicle was struck in the rear while legally stopped.

3. The insured vehicle was struck by a bird or animal;
4. The insured vehicle was struck by a hit-and-run driver and was reported to the proper authorities after discovering the accident;
5. The insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person;
6. The insured was not convicted of a moving traffic violation in connection with the accident, but the operator of the other vehicle involved in the accident was convicted of a moving traffic violation;
7. The insured was found not to be liable for damages by a court or competent jurisdiction;

Violations

Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- License Suspension
- Negligent Homicide
- Felony while operating a motor vehicle
- Unlawful use of driver’s license
- Speed contest or racing
- Hit and Run
- Failure to stop at the scene of an accident
- Reckless or careless driving (Driving to Endanger)

Major Violations	
First	5
Second	5
Each additional	10

Intermediate Violations include:

- Aggressive Driving
- Illegal Passing
- Operator Unlicensed
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Failure to obey a traffic sign or device
- Failure to yield or stop

Intermediate Violations	
First	2
Second & third	3
Each additional	4

Minor Violations

All other violations not listed above are considered minor violations.

Minor Violations	
First	1
Second, third & fourth	2
Each additional	3

DISCOUNTS & SURCHARGES

Discounts

1. Multi-car Discount – applicable to the premium for Bodily Injury, Optional Bodily Injury, Personal Injury Protection, Medical Payments, Property Damage, Comprehensive, Collision and Limited Collision.
2. Annual Mileage – applicable to any vehicle driven less than 5,000 miles a year, applicable to the premium for Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision, Limited Collision, and Comprehensive.
3. Anti-lock Brakes - applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision and Limited Collision coverage when a motor vehicle is equipped with Anti-Lock Brakes.
4. Passive Restraint - Premiums for Personal Injury Protection, Medical Payments, Uninsured Motorist and Underinsured Motorist Coverages will be reduced when the vehicle is equipped with air bags or automatic seat belts
5. Paid in full – Any 6 or 12 month policy that is paid in full at the time of application will receive a discount applicable to the total premium. The policy fee, zero deductible safety glass and Road Protection Coverage are not discounted. The Paid-In-Full Discount will not apply mid-term; the full premium must be paid at the beginning of the renewal term.
6. Prior Insurance Coverage Discount – applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive, Collision and Limited Collision premiums when the named insured has been insured under an automobile insurance policy for the 12 month period preceding the effective date of the policy with no more than one 20 day lapse in coverage. Prior coverage must be verified on the RMV website by the agent prior to uploading the application.
7. Age 65 & Older (Class 15) – a discount of 25% applies to the premiums of all coverages for operators who are age 65 and older. This does not apply to vehicles used for business purposes.

8. Stable Renewal Discount – a discount of 5% applies to the premiums of Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical payments, Comprehensive, Collision and Limited Collision coverages when, upon annual renewal offer, the total number of surcharge points for the renewal policy is either less than or equal to the number of surcharge points for the expiring policy.
9. Anti-theft Device - applies to Comprehensive premiums when the motor vehicle is equipped with a qualified Anti-Theft Device or Vehicle Recovery System. Proof of installation by the manufacturer is required. The qualified devices in the following list are eligible for discount:

Category I: Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons. This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto. The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may identify the presence of this system.

Category II: Internally-Operated Alarm Systems Not Meeting Category III Criteria. This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4) (a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

Category III: Passive Alarm Systems, Passive Fuel Cut-Off Devices, Armored Ignition Cut-Off Switches, Passive Multi-Component Cut-Off Switches, Passive Time Delay Ignition Systems, Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switches, Armored Cable Hood Locks, Electrically Operated Hood Locks, Passive, Delayed Ignition Cut-Off Systems, Passive Ignition Lock Protective Systems, High Security Ignition Replacement Locks, Hydraulic Brake Locks

Category IV: Vehicle Recovery Systems. This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement official or another public or private entity regarding the vehicle’s location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V: Vehicle Recovery Systems with Unauthorized Movement Notification. This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle’s location. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner’s vehicle.

Maximum Combined Discounts - The maximum of all discounts combined shall not exceed 25%, excluding allowable discount for Anti-Lock Brake Systems and Multi-Car. If required documentation or proof for discounts is not supplied when requested, the discounts will be effective on the date that documentation or proof is received by the Company.

Surcharges

A surcharge of **25%** applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision premiums for Unacceptable Risks added to a policy after inception of the policy.

Unacceptable Risks

1. Any vehicle not in the ISO Manual;
2. Vehicles with an ISO symbol greater than 53 for model years 2011 and later, or greater than 23 for model years 2010 and older (may be acceptable for liability coverage). A deductible of \$1,000 is required for these vehicles;
3. Vehicles in excess of 15 years old which have physical damage coverage;
4. Pickup trucks and vans that are larger than one (1) ton;
5. Customized or conversion vehicles (includes any vehicle with parts which were not available as standard equipment at the time of original manufacture, customized painting or decals on vehicles are eligible for liability only.)
6. Any Flat bed or Stake bed trucks;
7. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
8. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
9. Converted or altered vehicles (including over-sized tires, altered suspension, and parts which are intended to increase speed or performance, etc);
10. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
11. Emergency vehicles;
12. Recreational vehicles;
13. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
14. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);
15. Trailers with physical damage coverage;

16. Commercial vehicles, including vehicles owned, leased, or used by a company, corporation, partnership, or D.B.A. This includes the following uses:

- a. Vehicles rented to others (“U-Drive” rental vehicles);
- b. Vehicles used in speed contests or exhibitions;
- c. Vehicles used for taxi service, or vehicles used to transport nursery or school children, migrant workers, or hotel/motel guests.
- d. Pickup trucks or vans used for business of any kind.

17. Vehicles in the following chart:

Alfa Romeo	Corvette	Jaguar	Pantera
Amigo	Delorean	Jensen Healy	Pininfarina
Aston Martin	Dodge Ram SRT-10	Lamborghini	Porsche
Audi V8	Dodge Stealth/Viper	Lancia	Rolls Royce
Austin Healy	Ferrari	Lotus	Any “Shelby” models
Avanti	Fiat	Maserati	Suzuki Samurai/Sidekick
Bentley	Fiero	MG/MGB	Tracker
Chevrolet SSR	Ford SVT	Mitsubishi 3000GT	Triumph
Citroen	GMC Cyclone Typhoon	Opel	Yugo

Vehicle Use

The manner and frequency in which a vehicle is used has a direct bearing on the rate for that vehicle. Occidental applications for insurance contain questions regarding the use of vehicles. Please call if there are any questions about the way a customer uses their vehicle.

Vehicles use is defined as follows:

1. **Pleasure** - vehicle is not used in any of the ways described below;
2. **Commute** - vehicle is used primarily to commute to and from work or school;
3. **Business** - vehicle is used as part of the driver’s occupation, including the visitation of multiple places during the day. Examples include, but are not limited to sales representatives, job supervisors, meter readers. Commuting to and from a place of business at the beginning and end of the day only is not considered business use.
4. **Artisan** - vehicle is used by a tradesman or artisan to haul tools and equipment to job sites. Examples include, but are not limited to, carpenters, drywallers, electricians, landscapers, masons, painters, plasterers, plumbers, roofers, surveyors,
5. **Delivery** - vehicle is used for the delivery of products, such as pizzas, newspapers, USPS mail;

6. **Farm** - vehicles used almost exclusively on a farm or ranch with only occasional use on public roads may be classified as farm use.

ADDITIONAL COVERAGES

Glass

\$0 or \$100 glass deductibles are available at the option of the insured for an additional premium. This glass deductible is in addition to the otherwise applicable deductible for Other than Collision (Comprehensive).

Road Protection Coverage

Road Protection Coverage (RPC) is available with or without Comprehensive and Collision (i.e. a policy that only has liability coverage may also have RPC).

RPC may be added to an existing policy by endorsement. The premium will be prorated.

The following coverages are included with RPC:

- Towing and labor reimbursement;
- Rental reimbursement;
- Emergency transportation;
- Increased bail bond premium coverage;
- Vacation protection;
- Personal effects in a rental car.

Please review policy provision for more details.

Endorsement Forms

Optional Endorsements:

Operator Exclusion Form	PA 16 11 04 09	See Driver Exclusion section pg. 7
\$100 Glass Deductible – Comprehensive	MPY-0039-S	See Glass Section under Additional Coverages pg. 19
Agreed Amount Coverage – Comprehensive	MPY-0034-S	This endorsement is not used.
Road Protection Coverage Endorsement	PA 15 16 09 10	See Road Protection Coverage under Additional Coverages pg. 19
Waiver of Deductible	MPY-0016-S	Issued with Collision coverage when selected by the Insured.

Mandatory Endorsements:

Deleting Substitute Transportation	PA 16 15 07 12
Personal Vehicle Sharing Exclusion	M-0108-S
Medical Payment Endorsement	M-0109-S

TERRITORY DEFINITIONS

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL – (Zip codes 02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	23	821
BRIGHTON – (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN – EAST BOSTON – (Zip Codes 02128, 02129)	26	824
DORCHESTER – (North Dorchester and South Dorchester) – (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON – CHARLESTOWN – (Zip Codes 02128, 02129)	26	824
HYDE PARK – (Zip Codes 02136)	20	818
JAMAICA PLAIN – (Zip Code 02130)	19	817
ROSLINDALE – (Zip Code 02131)	18	816
ROXBURY – (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON – (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston – (Brighton)	24	822
Mattapan – (Dorchester – North)	21	819
Readville – (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
	A		BURLINGTON	4	635
ABINGTON	8	010		C	
ACTON	27	630	CAMBRIDGE	11	600
ACUSHNET	7	230	CANTON	8	711
ADAMS	27	110	CARLISLE	27	672
AGAWAM	7	420	CARVER	7	030
ALFORD	27	170	CHARLEMONT	27	472
AMESBURY	2	310	CHARLESTOWN - Boston (Zip		
AMHERST	5	510	Codes 02128, 02129)	26	824
ANDOVER	3	311	CHARLTON	4	936
ARLINGTON	4	610	CHATHAM	27	051
ASHBURNHAM	1	930	CHELMSFORD	2	612
ASHBY	1	670	CHELSEA	16	802
ASHFIELD	27	470	CESHIRE	27	130
ASHLAND	5	631	CHESTER	1	440
ATHOL	3	910	CHESTERFIELD	27	570
ATTLEBORO	5	210	CHICOPEE	9	402
AUBURN	6	931	CHILMARK	27	081
AVON	11	730	CLARKSBURG	27	131
AYER	3	632	CLINTON	6	911
	B		COHASSET	4	732
BARNSTABLE	5	021	COLRAIN	1	431
BARRE	2	932	CONCORD	27	613
BECKET	2	171	CONWAY	27	473
BEDFORD	2	633	CUMMINGTON	27	571
BELCHERTOWN	3	530		D	
BELLINGHAM	3	731	DALTON	27	132
BELMONT	3	611	DANVERS	5	313
BERKLEY	6	231	DARTMOUTH	7	211
BERLIN	27	933	DEDHAM	8	712
BERNARDSTON	27	471	DEERFIELD	27	432
BEVERLY	5	312	DENNIS	3	052
BILLERICA	5	634	DIGHTON	5	232
BLACKSTONE	2	934	DORCHESTER - Boston (Zip		
BLANDFORD	3	490	Codes 02122, 02124, 02125,		
BOLTON	1	970	02126)	21	819
BOSTON CENTRAL - (Zip Codes			DOUGLAS	2	937
02108- 02111, 02113-02116,			DOVER	2	733
02118, 02133, 02199, 02203,			DRACUT	6	614
02210, 02215, 02222)	23	821	DUDLEY	3	938
BOURNE	4	050	DUNSTABLE	1	673
BOXBOROUGH	27	671	DUXBURY	3	031
BOXFORD	3	370		E	
BOYLSTON	2	971	EAST BOSTON - Boston (Zip		
BRAINTREE	8	710	Codes 02128, 02129)	26	824
BREWSTER	27	080	EAST BRIDGEWATER	6	032
BRIDGEWATER	6	011	EAST BROOKFIELD	2	973
BRIGHTON - Boston (Zip Codes			EASTHAM	27	082
02134, 02135, 02163)	24	822	EASTHAMPTON	3	511
BRIMFIELD	3	491	EAST LONGMEADOW	6	441
BROCKTON	45	002	EASTON	7	212
BROOKFIELD	3	935	EDGARTOWN	27	053
BROOKLINE	8	702	EGREMONT	27	172
BUCKLAND	27	430	ERVING	27	433

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
ESSEX	2	330	HUNTINGTON	2	533
EVERETT	14	602	HYDE PARK - Boston (Zip Codes 02136)	20	818
	F			I	
FAIRHAVEN	7	213	IPSWICH	2	315
FALL RIVER	13	201		J	
FALMOUTH	3	054	JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
FITCHBURG	7	902		K	
FLORIDA	2	173	KINGSTON	4	036
FOXBOROUGH	3	734		L	
FRAMINGHAM	9	615	LAKEVILLE	5	037
FRANKLIN	1	713	LANCASTER	2	943
FREETOWN	5	233	LANESBOROUGH	1	134
	G		LAWRENCE	44	303
GARDNER	3	912	LEE	27	135
GAY HEAD	27	083	LEICESTER	7	944
GEORGETOWN	3	331	LENOX	27	136
GILL	27	474	LEOMINSTER	5	914
GLOUCESTER	5	314	LEVERETT	1	477
GOSHEN	27	573	LEXINGTON	2	617
GOSNOLD	27	084	LEYDEN	1	478
GRAFTON	3	913	LINCOLN	1	639
GRANBY	4	574	LITTLETON	27	640
GRANVILLE	2	492	LONGMEADOW	4	442
GREAT BARRINGTON	1	111	LOWELL	41	601
GREENFIELD	3	410	LUDLOW	7	421
GROTON	27	636	LUNENBURG	1	945
GROVELAND	3	332	LYNN	43	300
	H		LYNNFIELD	7	334
HADLEY	27	531		M	
HALIFAX	5	070	MALDEN	14	603
HAMILTON	1	333	MANCHESTER	27	335
HAMPDEN	5	493	MANSFIELD	3	214
HANCOCK	27	174	MARBLEHEAD	4	316
HANOVER	4	033	MARION	3	038
HANSON	5	034	MARLBOROUGH	5	618
HARDWICK	27	939	MARSHFIELD	7	039
HARVARD	27	974	MASHPEE	5	085
HARWICH	1	055	MATTAPOISETT	3	040
HATFIELD	27	532	MAYNARD	27	620
HAVERHILL	8	302	MEDFIELD	27	736
HAWLEY	27	475	MEDFORD	12	604
HEATH	2	476	MEDWAY	27	737
HINGHAM	4	012	MELROSE	6	619
HINSDALE	2	133	MENDON	27	946
HOLBROOK	11	735	MERRIMAC	3	336
HOLDEN	3	940	METHUEN	10	317
HOLLAND	1	494	MIDDLEBOROUGH	6	013
HOLLISTON	2	637	MIDDLEFIELD	1	576
HOLYOKE	40	403	MIDDLETON	6	337
HOPEDALE	2	941	MILFORD	5	915
HOPKINTON	27	638	MILLBURY	4	916
HUBBARDSTON	1	942	MILLIS	27	738
HUDSON	3	616			
HULL	9	035			

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
MILLVILLE	1	947	PITTSFIELD	4	102
MILTON	11	714	PLAINFIELD	27	578
MONROE	1	479	PLAINVILLE	4	740
MONSON	3	422	PLYMOUTH	7	014
MONTAGUE	27	411	PLYMPTON	6	071
MONTEREY	27	175	PRINCETON	27	980
MONTGOMERY	27	495	PROVINCETOWN	27	059
MOUNT WASHINGTON	27	176			
	N		QUINCY	12	703
NAHANT	8	338		R	
NANTUCKET	27	056	RANDOLPH	14	717
NATICK	3	621	RAYNHAM	6	235
NEEDHAM	2	715	READING	3	622
NEW ASHFORD	1	177	REHOBOTH	4	236
NEW BEDFORD	13	200	REVERE	15	803
NEW BRAINTREE	27	975	RICHMOND	27	181
NEWBURY	1	339	ROCHESTER	3	043
NEWBURYPORT	1	318	ROCKLAND	9	015
NEW MARLBOROUGH	27	178	ROCKPORT	2	340
NEW SALEM	27	480	ROSLINDALE - Boston (Zip Code		
NEWTON	6	605	02131)	18	816
NORFOLK	1	739	ROWE	27	481
NORTH ADAMS	2	112	ROWLEY	3	341
NORTHAMPTON	3	512	ROXBURY - Boston (Zip Codes		
NORTH ANDOVER	5	319	02119, 02120, 02121)	22	820
NORTH ATTLEBORO	3	215	ROYALSTON	1	981
NORTHBOROUGH	27	949	RUSSELL	3	443
NORTH BROOKFIELD	3	948	RUTLAND	3	951
NORTHBRIDGE	3	917		S	
NORTH DORCHESTER - Boston			SALEM	12	304
(Zip Codes 02122, 02124,			SALISBURY	5	342
02125, 02126)	21	819	SANDSFIELD	27	182
NORTHFIELD	27	434	SANDWICH	3	060
NORTH READING	5	641	SAUGUS	12	321
NORTON	5	234	SAVOY	27	183
NORWELL	3	041	SCITUATE	6	044
NORWOOD	7	716	SEEKONK	4	237
	O		SHARON	6	741
OAK BLUFFS	27	057	SHEFFIELD	27	137
OAKHAM	1	976	SHELBURNE	1	435
ORANGE	2	412	SHERBORN	1	674
ORLEANS	27	058	SHIRLEY	2	643
OTIS	27	179	SHREWSBURY	5	918
OXFORD	5	950	SHUTESBURY	2	482
	P		SOMERSET	6	238
PALMER	4	423	SOMERVILLE	12	606
PAXTON	5	977	SOUTHAMPTON	1	580
PEABODY	10	320	SOUTHBOROUGH	27	952
PELHAM	27	577	SOUTH BOSTON - Boston (Zip		
PEMBROKE	6	042	Code 02127)	25	823
PEPPERELL	27	642	SOUTHBRIDGE	6	919
PERU	1	180	SOUTH HADLEY	4	513
PETERSHAM	27	978	SOUTHWICK	4	444
PHILLIPSTON	1	979	SPENCER	6	920

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
SPENCER	6	920	WESTPORT	5	240
SPRINGFIELD	42	400	WEST ROXBURY - Boston (Zip Code 02132)	17	815
STERLING	27	953	WEST SPRINGFIELD	10	425
STOCKBRIDGE	1	138	WEST STOCKBRIDGE	1	139
STONEHAM	8	623	WEST TISBURY	27	088
STOUGHTON	12	718	WESTWOOD	4	742
STOW	27	644	WEYMOUTH	9	721
STURBRIDGE	1	954	WHATELY	27	437
SUDBURY	27	645	WHITMAN	8	017
SUNDERLAND	3	436	WILBRAHAM	5	445
SUTTON	27	955	WILLIAMSBURG	27	534
SWAMPSCOTT	9	322	WILLIAMSTOWN	27	140
SWANSEA	5	239	WILMINGTON	4	652
T			WINCHENDON	3	924
TAUNTON	9	202	WINCHESTER	3	625
TEMPLETON	27	956	WINDSOR	1	186
TEWKSBURY	5	646	WINTHROP	13	810
TISBURY	27	061	WOBURN	7	626
TOLLAND	1	496	WORCESTER	13	900
TOPSFIELD	4	371	WORTHINGTON	1	582
TOWNSEND	27	647	WRENTHAM	2	743
TRURO	1	086	Y		
TYNGSBOROUGH	3	648	YARMOUTH	4	062
TYRINGHAM	27	184			
U					
UPTON	27	957			
UXBRIDGE	27	921			
W					
WAKEFIELD	6	624			
WALES	2	497			
WALPOLE	4	719			
WALTHAM	7	607			
WARE	3	514			
WAREHAM	8	016			
WARREN	3	958			
WARWICK	27	483			
WASHINGTON	27	185			
WATERTOWN	7	608			
WAYLAND	2	649			
WEBSTER	7	922			
WELLESLEY	1	720			
WELLFLEET	27	087			
WENDELL	27	484			
WENHAM	2	343			
WESTBOROUGH	2	923			
WEST BOYLSTON	2	959			
WEST BRIDGEWATER	8	045			
WEST BROOKFIELD	27	960			
WESTFIELD	6	424			
WESTFORD	27	650			
WESTHAMPTON	27	581			
WESTMINSTER	1	961			
WEST NEWBURY	27	344			
WESTON	3	651			

*Occidental Fire & Casualty Company
of North Carolina*

**Personal Automobile
Rule & Rate Guide**

MASSACHUSETTS

**New Business: December 1, 2015
Renewal Business: January 1, 2016**

*Customer Service: 800-233-1880
Claims Service: 800-223-5994*

**Occidental Fire & Casualty Company of North Carolina
P.O. Box 13119, Scottsdale, AZ 85267-3119**

Occidental Fire & Casualty Company of North Carolina
December 1, 2015

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The following information and procedures for the sale and servicing of insurance policies with Occidental Fire & Casualty will address most processing situations. When special circumstances or questions arise, please contact our office for assistance.

CONTACT INFORMATION

Policy Processing

All applications for insurance are submitted through the Occidental agent internet site:

www.occiaagent.com

Billing, Customer Service and Underwriting

Phone: 800-233-1880

Fax: 866-833-8240

Mail: P.O. Box 13119, Scottsdale, AZ 85267-3119

Email: sbu_underwriting@ofc-wic.com

Claims

Phone: 800-223-5994

Fax: 954-753-0668

Mail: P.O. Box 8487, Coral Springs, FL 33075-9867

Email: sbu_flclaims@ofc-wic.com

Anti-Fraud Hotline

Phone: 866-646-5310

PROCESSING RULES & INFORMATION

Company Code

NAIC: 23248

Binding Authority & Supporting Documentation

1. Applications for insurance are accepted via the OcciAgentsm web site. Any exception must be approved beforehand by the Company.
2. Applications are effective at the date and time of completion on the web site. **If an effective date of no more than 24 hours prior to upload or a future date are required then that date must be entered.**
3. We expect and require agents to physically inspect all vehicles and document any existing damage (including glass) prior to submitting an application that includes physical damage coverage in accordance with 211 CMR 94.00. A completed vehicle inspection form or two (2) photographs showing all four (4) sides of the vehicle will meet this requirement and protect your interests.
4. The Binding Authority also applies to requests to change or add coverage(s), driver(s), or vehicle(s).
5. OcciAgentsm is designed to address nearly all the acceptable risks and situations that we will insure. Occasionally, there may be a risk or situation that you feel is acceptable which OcciAgentsm will not allow. In those instances, please contact underwriting to discuss the issue.
6. If there are any questions regarding the acceptability of a risk, please call the Underwriting Department prior to submitting.
7. Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principle and Occidental Fire & Casualty when you became licensed to sell Occidental Fire & Casualty, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

8. The entire application must be completed. If any area of the application does not apply, then "N/A's", "None", or similar indication must be shown.

9. Original signatures for both the applicant and the agent are required. Power of Attorney signatures will not be accepted.
10. Occidental personal automobile policies may not be used to insure commercial entities, Corporations, business names, company names, and “DBA’s” may not be listed as Named Insured or additional interest. We will not provide certificates of insurance to third parties.
11. The agent must ask the applicant ALL QUESTIONS on the application, clearly explaining the importance of providing accurate information. The agent must also have the applicant read the Applicant’s Statement. If the applicant cannot read the statement, the agent should arrange for a third party to read or translate information to the applicant.
12. Pursuant to MA General Laws –Part 1/Title XV/Chapter 110G/Sections 4-11, Occidental Insurance agrees to accept electronic signatures on applications. The agent is also responsible for complying with all requirements in the General Laws that pertain to electronic signatures.

Additional Interests

Lienholders and co-owners of a vehicle insured under an Occidental personal automobile policy may be included for coverage and listed on the Declarations.

The named insured’s employer or a business owned by the named insured may **not** be included as additional interests.

Certificates of Insurance **will not** be issued

Misrepresentation of Risk

The applicant has a responsibility and an obligation to truthfully and fully answer the questions on the application for insurance. Any misrepresentations on the application may render the policy null and void and could result in the denial of claims.

If material misrepresentation is determined, the policy may be rescinded (no coverage afforded), the required notice will be sent to the Registry of Motor Vehicles and all premiums may be returned to the applicant.

Financial Responsibility Filings

The Named Insured, and immediate family members of the household that are listed as drivers on the application, are eligible for a SR22 form. Filings will be made for the state of residence and Maine only.

A fee will be charged for processing the financial responsibility filing.

The necessary information for the financial responsibility filing must be provided, including:

- the first, middle, and last name for each person that needs a SR22 form;
- date of birth;
- Social Security number;
- state case number, if one has been assigned.

Changes/Endorsements

1. All change requests should be completed and uploaded to the Company the same day through the Company's website. DO NOT MAIL. Change requests will be processed by the Company only when they are uploaded. Contact the Company if an exception is needed.
2. All premium adjustments reflect the rates and rules in force at the time of the policy or the latest renewal effective date and are calculated pro-rata.
3. Mid-term premium adjustments are made as a result of change in address, vehicles, drivers, coverage, etc. Mid-term premium adjustments are not made as a result of a change in points or driving experience on existing drivers.
4. An information sheet will print following the upload of the endorsement, stating what information, if any, that needs to be submitted to the Company for completion of the endorsement (e.g. exclusion forms, rejection forms, etc).
5. Changes which result in an increase in policy premium must be uploaded with the requested immediate payment amount that is calculated and displayed by the OcciAgent[™] system.
6. Reduction or deletion of coverage requires the policyholder's signature on the Selection/Rejection form.
7. Suspension of coverage is not permitted.
8. Changes to correct a policy will be honored for the current policy term only.

Policy Renewal

Policies may be re-underwritten at the time of renewal to reflect changes in driver experience and the status of driving records. Renewals will be classified and rated in accordance with the underwriting and rate guide in use at the time of renewal.

The Company will send eligible policyholders an offer to renew their policies approximately 30 days before the policy expiration date. Policies will be renewed for each policyholder who makes payment for the amount billed on or before the expiration date of the policy. Policies on which the renewal payment is postmarked up to and including 20 days after the policy expiration date may be renewed the day after postmark or on the day of upload.

Cancellations

Flat cancellations are permitted only when approved by the Company.

The Named Insured shown on the Declarations Page may cancel the policy by:

1. Returning the current Declarations page with a signed and dated cancellation request. If there is more than one (1) Named Insured, both must sign the cancellation request or Lost Policy Release, unless they are married.
2. Providing the Company with advance written notice of the date cancellation is to take effect. If advance written notice is not received, the policy will be canceled effective at 12:01 a.m. on the date the request is received at the Company's office.
3. Completing a Lost Policy Release/Lost Policy Receipt.
4. Theft of vehicles or plates.
5. Sale or transfer of vehicle(s).
6. Plates returned.

All return premiums resulting from cancellations will be calculated pro-rata.

If a Loss Payee or other interests exist, the effective date of cancellation may be adjusted to comply with regulatory requirements.

Reinstatements

Reinstatements will be made entirely at the Company's discretion.

Policies canceled for nonpayment of premium may be reinstated only if the full balance due is post- marked or received by the Company on or before the cancellation date shown on the cancellation notice.

No agent may accept premium payments after the grace period without the prior authorization of the Company. Any agent that does so will be responsible for any coverage an insured may claim, and the agent must reimburse the Company for any losses the Company pays, including legal fees.

Policies with unpaid additional premium balances will not be reinstated unless the balance is paid in full.

Policies will not be reinstated under the following circumstances:

1. A policy is canceled for material misrepresentation;
2. An insured has moved out of state;
3. We have already notified you of our decision to non-renew the policy.

Driver Assignment

Occidental assigns drivers to vehicles as follows:

1. Single Vehicle - the driver classification and penalty point classification of the operator who develops the highest premium is used;
2. Multiple Vehicles – the driver and vehicle combinations which produce the highest premium will be used.
3. Liability limits must be the same on all vehicles.
4. The number of drivers compared to the number of vehicles on the policy is considered in the rate determination. Drivers include all eligible to be rated drivers and do not include excluded, deferred or permit operators. Vehicles include all vehicles rated on the policy.
5. All operators in the household must be included for rating, regardless of being listed and/or rated on another Massachusetts auto policy. Some operators may be excluded from coverage (see Driver Exclusion section).

Driver Exclusions

The following rules apply to driver exclusion situations:

1. The Named Insured cannot be excluded or deleted from a policy;
2. A spouse may be excluded only if both the Named Insured and Spouse both sign the appropriate exclusion form;
3. All household members 15 years and older must be identified on the application;
4. The title owner of a vehicle cannot be excluded (exception: if there is a co-owner, then one may be excluded);
5. Requests to remove exclusions must be in writing with a signature from the Named Insured. The request will be effective the date received by the Company.
6. If an operator who is a member of the household is to be excluded the policyholder must submit a signed statement that such operator does not and will not operate the automobiles to be insured. The signed statement must be on the Operator Exclusion Form, PA 16 11 04 09.
7. If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

Permit Status Rating

Drivers with a learner's permit will not be included in the rating of the policy. The permit driver will become an "eligible-to-be-rated" driver at the earliest of (a) notification by the named insured that the permit driver has obtained their full license; or (b) the first renewal of the policy. If the latter, we will notify the customer of the change in rating, providing them an opportunity to notify us that the driver continues to hold a learner's permit and return them to non-rated status. Driver's with a learners permit will be listed as a never been licensed operator until a valid driver's license is obtained.

Driver Class Definitions

The number of years driving experience is considered in rating. Driving experience is determined by the number of full or partial years that the operator has held a valid **United States license**. In the event that the operator's driving privileges have ever been suspended for driving related offenses, the years driving experience will be determined by the number of years since the last reinstatement of driving privilege.

- 10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator – age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principle Operator – licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principle operator of the automobile.
- 18 Inexperienced Occasional Operator – licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principle operator of the automobile.
- 20 Inexperienced Principal Operator – licensed less than three years. No driver training. The operator has been licensed less than three years in the United States, is the principle operator of the automobile, and has not completed a Satisfactory Driver Training Program. Operators with a valid license issued outside of the United States will be rated as a class 20 operator. Other foreign country driving experience will not be accepted. This class will remain assigned to the operator until a valid United States License is obtained.
- 21 Inexperienced Occasional Operator – licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator – licensed less than three years, and the operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator – licensed less than three years, and the operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

If no evidence of prior license is available, the operator may be assigned to class 20 (principle operator) or 21 (Occasional operator).

Procedures for Massachusetts Registry of Motor Vehicles

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

1. A complete "RMV-1" vehicle registration form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.
2. An "RMV-2", renewal card, will be mailed six to eight weeks prior to the expiration date of registration which will show the current registration data for the vehicle and its owner. Certain changes may be made by the owner on the application.
3. An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plates such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.
4. Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle. An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type. Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.
5. All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

BILLING INFORMATION AND PROCEDURES

Billing Process

1. Down payments or full policy premiums must be submitted during the application internet upload process.
2. All additional premiums, including rating differences due to Motor Vehicle Records, C.L.U.E. reports, and/or endorsements, will be billed directly to the insured by the Company. The additional premium will be divided into any remaining installments. The Named Insured will be billed for the total additional premium if the original premium was paid in full or if the last installment has been billed or paid.

3. Installment billing notices are sent approximately 15 days prior to the due date. Each installment bill gives the insured the option to pay the amount due or the total balance.
4. Return premiums, if any, are first applied to any balance due the Company. If the policy has been paid in full, a return premium will be mailed to the Named Insured.
5. A renewal offer will be sent to the Named Insured approximately 30 days prior to renewal
6. Installment and renewal payments received from the insured in the agent's office are subject to the same binding procedure as new business. The agent should document the date and time that the premium payment was received, and upload the payment to the Company via the OcciAgentsm site.
7. Installment payment plans may not be changed after the inception of a policy. If a different payment plan is desired, the policy must be cancelled and rewritten.
8. Internet payments will be deemed postmarked as of the date and time of uploading. Any installment payment that is uploaded after the cancellation date will be applied to the account and return premium (if any) will be returned to the policyholder. The policy will remain canceled.
9. Any renewal payment uploaded after the policy expiration date up to and including 20 days may be renewed with a lapse in coverage. The decision to renew with a lapse or allow the policy to expire is entirely at the discretion of the Company. Please contact the Company for a decision or write a new policy for the customer.
10. Any payment that is uploaded with incorrect credit card or checking account numbers (including bank routing numbers) will be treated as insufficient funds transactions. The policy will cancel for nonpayment, just as though no payment had been submitted. The agent and policyholder bear the responsibility for entering the correct information.
11. When payments are submitted via the Internet, **Do not send the original or a copy of the policyholder's check or credit card forms to the Company.** Such forms will be considered as additional payment requests. The Agent will be held responsible for errors or problems that result.
12. If an insured's check, made payable to the Agent for an installment payment, is returned by the financial institution not honored, upon first presentation, the agent **will not** be reimbursed.

Policy and Billing Fees

Fees for specific activities include:

1. A billing installment service fee is charged equal to \$10.

2. A fee of \$25.00 is charged to reinstate a cancelled policy;
3. A processing fee of \$15.00 is applied for insufficient funds when checks are denied by a financial institution;
4. A policy fee of \$25.00 is applicable for new and renewal policy terms.
5. A late fee of \$10.00 will be charged when a payment is postmarked/uploaded 6 or more days after the installment due date.

UNDERWRITING CRITERIA

Risk Acceptability

The following risks are not eligible:

1. Risks not residing in State of Residence a minimum of 7 months per year.
2. Risks that do not list the registered owner as the Named Insured or Additional Interest.
3. When co-owners are not listed as Named Insured or as Additional Interest.
4. Applicants with suspended or revoked driver’s license (except for failure to maintain proof of Financial Responsibility and eligible for reinstatement of license). Exceptions are subject to Company approval.
5. Named Operator, Non-owner or “Trip” policies.

Driver Rating Points

Auto Plan Acceptability - Drivers with more accidents or violations, as shown below, during the 72 months prior to application for insurance with Occidental are not eligible for coverage without underwriting review and approval.

Per Driver Maximums		
Incidents	Licensed More than 6 Years	Licensed 6 Years or Less
Major Accidents	2	2
Minor Accidents	2	2
Major Violations	3	1
Intermediate Violations	3	1
Minor Violations	6	3

Driving record points - Driver rating points are assigned to operators for their driving history. Points are not assigned for non-chargeable incidents and not-at-fault accidents. An MVR may be requested for each applicant.

Chargeable Period – All accidents and violations occurring in the 60-month period prior to the initial policy inception, or in the 60-month period prior to the renewal date for renewal policies, are considered in developing a driver’s policy premiums. The chargeable period for drivers being endorsed onto a policy after inception is 60 months prior to the endorsement effective date.

Chargeable Date – The surcharge date is used to determine if the accident or violation took place in the chargeable period. If we cannot obtain the date, it will be deemed to be the day before the policy inception date.

Same Day Offenses – If there were multiple violations or accidents that occurred on the same day, charge only for the one violation or accident with the highest point charge.

NOTE: The experience of persons associated with the operation of a vehicle or train as a public conveyance or as part of their employment for a local transit system shall not be used when determining additional point charges.

Accidents

Points are assigned for at-fault accidents as follows:

Major and Minor Accidents:

- First accident: 3 points
- Second accident: 4 points
- Each subsequent accident: 7 points

Each accident should be noted as “at fault” or “not at fault.” A Motor Vehicle Record will be requested for each applicant.

Non-chargeable Incidents: a) comprehensive claims, b) for accidents prior to July 1, 2015, claim payments resulting in \$500 or less damage, c) for accidents on or after July 1, 2015, claim payments resulting in \$1,000 or less in damage. Points are not assigned for non-chargeable incidents.

Any accident in which an insured driver is determined by the insurer to be more than 50% negligent is treated as either a major or minor “at-fault” accident and is subject to surcharge. For accidents prior to July 1, 2015, a minor accident is a claim payment for bodily injury or property damage over \$500 up to and including \$2,000. A major accident is a claim payment for bodily injury or property damage over \$2,000. For accidents on or after July 1, 2015, a minor accident is a claim payment for bodily injury or property damage over \$1,000 up to and including \$5,000. A major accident is a claim payment for bodily injury or property damage over \$5,000.

The following are not chargeable accidents:

1. Claim payments where the insured vehicle was legally parked;
2. The insured vehicle was struck in the rear while legally stopped.

3. The insured vehicle was struck by a bird or animal;
4. The insured vehicle was struck by a hit-and-run driver and was reported to the proper authorities after discovering the accident;
5. The insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person;
6. The insured was not convicted of a moving traffic violation in connection with the accident, but the operator of the other vehicle involved in the accident was convicted of a moving traffic violation;
7. The insured was found not to be liable for damages by a court or competent jurisdiction;

Violations

Major Violations include:

- Any Alcohol or drug conviction
- Driving on Cancelled/Suspended/Revoked License
- License Suspension
- Negligent Homicide
- Felony while operating a motor vehicle
- Unlawful use of driver’s license
- Speed contest or racing
- Hit and Run
- Failure to stop at the scene of an accident
- Reckless or careless driving (Driving to Endanger)

Major Violations	
First	5
Second	5
Each additional	10

Intermediate Violations include:

- Aggressive Driving
- Illegal Passing
- Operator Unlicensed
- Driving too fast for conditions
- Failure to have the vehicle under control
- Driving on the wrong side of the highway
- Failure to obey a traffic sign or device
- Failure to yield or stop

Intermediate Violations	
First	2
Second & third	3
Each additional	4

Minor Violations

All other violations not listed above are considered minor violations.

Minor Violations	
First	1
Second, third & fourth	2
Each additional	3

DISCOUNTS & SURCHARGES

Discounts

1. Multi-car Discount – applicable to the premium for Bodily Injury, Optional Bodily Injury, Personal Injury Protection, Medical Payments, Property Damage, Comprehensive, Collision and Limited Collision.
2. Annual Mileage – applicable to any vehicle driven less than 5,000 miles a year, applicable to the premium for Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision, Limited Collision, and Comprehensive.
3. Anti-lock Brakes - applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Collision and Limited Collision coverage when a motor vehicle is equipped with Anti-Lock Brakes.
4. Passive Restraint - Premiums for Personal Injury Protection, Medical Payments, Uninsured Motorist and Underinsured Motorist Coverages will be reduced when the vehicle is equipped with air bags or automatic seat belts
5. Paid in full – Any 6 or 12 month policy that is paid in full at the time of application will receive a discount applicable to the total premium. The policy fee, zero deductible safety glass and Road Protection Coverage are not discounted. The Paid-In-Full Discount will not apply mid-term; the full premium must be paid at the beginning of the renewal term.
6. Prior Insurance Coverage Discount – applies to Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive, Collision and Limited Collision premiums when the named insured has been insured under an automobile insurance policy for the 12 month period preceding the effective date of the policy with no more than one 20 day lapse in coverage. Prior coverage must be verified on the RMV website by the agent prior to uploading the application.
7. Age 65 & Older (Class 15) – a discount of 25% applies to the premiums of all coverages for operators who are age 65 and older. This does not apply to vehicles used for business purposes.

8. Stable Renewal Discount – a discount of 5% applies to the premiums of Bodily Injury, Optional Bodily Injury, Property Damage, Personal Injury Protection, Medical payments, Comprehensive, Collision and Limited Collision coverages when, upon annual renewal offer, the total number of surcharge points for the renewal policy is either less than or equal to the number of surcharge points for the expiring policy.
9. Anti-theft Device - applies to Comprehensive premiums when the motor vehicle is equipped with a qualified Anti-Theft Device or Vehicle Recovery System. Proof of installation by the manufacturer is required. The qualified devices in the following list are eligible for discount:

Category I: Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons. This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto. The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors. A sticker may identify the presence of this system.

Category II: Internally-Operated Alarm Systems Not Meeting Category III Criteria. This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4) (a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

Category III: Passive Alarm Systems, Passive Fuel Cut-Off Devices, Armored Ignition Cut-Off Switches, Passive Multi-Component Cut-Off Switches, Passive Time Delay Ignition Systems, Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switches, Armored Cable Hood Locks, Electrically Operated Hood Locks, Passive, Delayed Ignition Cut-Off Systems, Passive Ignition Lock Protective Systems, High Security Ignition Replacement Locks, Hydraulic Brake Locks

Category IV: Vehicle Recovery Systems. This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement official or another public or private entity regarding the vehicle’s location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V: Vehicle Recovery Systems with Unauthorized Movement Notification. This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle’s location. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner’s vehicle.

Maximum Combined Discounts - The maximum of all discounts combined shall not exceed 25%, excluding allowable discount for Anti-Lock Brake Systems and Multi-Car. If required documentation or proof for discounts is not supplied when requested, the discounts will be effective on the date that documentation or proof is received by the Company.

Surcharges

A surcharge of **25%** applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision premiums for Unacceptable Risks added to a policy after inception of the policy.

Unacceptable Risks

1. Any vehicle not in the ISO Manual;
2. Vehicles with an ISO symbol greater than 53 for model years 2011 and later, or greater than 23 for model years 2010 and older (may be acceptable for liability coverage). A deductible of \$1,000 is required for these vehicles;
3. Vehicles in excess of 15 years old which have physical damage coverage;
4. Pickup trucks and vans that are larger than one (1) ton;
5. Customized or conversion vehicles (includes any vehicle with parts which were not available as standard equipment at the time of original manufacture, customized painting or decals on vehicles are eligible for liability only.)
6. Any Flat bed or Stake bed trucks;
7. Antique, classic, replica, custom-kit or limited production vehicles, unless prior approval is received;
8. Vehicles designed for off-road use (all-terrain, dune and swamp buggies, and so forth);
9. Converted or altered vehicles (including over-sized tires, altered suspension, and parts which are intended to increase speed or performance, etc);
10. Gray Market vehicles (vehicles not originally manufactured to meet U.S. standards);
11. Emergency vehicles;
12. Recreational vehicles;
13. Vehicles with other than four wheels (one ton pickup trucks with dual rear wheels are acceptable except when used for business);
14. Vehicles with salvage titles or restored vehicles for physical damage coverage (acceptable for Liability only);
15. Trailers with physical damage coverage;

16. Commercial vehicles, including vehicles owned, leased, or used by a company, corporation, partnership, or D.B.A. This includes the following uses:

- a. Vehicles rented to others (“U-Drive” rental vehicles);
- b. Vehicles used in speed contests or exhibitions;
- c. Vehicles used for taxi service, or vehicles used to transport nursery or school children, migrant workers, or hotel/motel guests.
- d. Pickup trucks or vans used for business of any kind.

17. Vehicles in the following chart:

Alfa Romeo	Corvette	Jaguar	Pantera
Amigo	Delorean	Jensen Healy	Pininfarina
Aston Martin	Dodge Ram SRT-10	Lamborghini	Porsche
Audi V8	Dodge Stealth/Viper	Lancia	Rolls Royce
Austin Healy	Ferrari	Lotus	Any “Shelby” models
Avanti	Fiat	Maserati	Suzuki Samurai/Sidekick
Bentley	Fiero	MG/MGB	Tracker
Chevrolet SSR	Ford SVT	Mitsubishi 3000GT	Triumph
Citroen	GMC Cyclone Typhoon	Opel	Yugo

Vehicle Use

The manner and frequency in which a vehicle is used has a direct bearing on the rate for that vehicle. Occidental applications for insurance contain questions regarding the use of vehicles. Please call if there are any questions about the way a customer uses their vehicle.

Vehicles use is defined as follows:

1. **Pleasure** - vehicle is not used in any of the ways described below;
2. **Commute** - vehicle is used primarily to commute to and from work or school;
3. **Business** - vehicle is used as part of the driver’s occupation, including the visitation of multiple places during the day. Examples include, but are not limited to sales representatives, job supervisors, meter readers. Commuting to and from a place of business at the beginning and end of the day only is not considered business use.
4. **Artisan** - vehicle is used by a tradesman or artisan to haul tools and equipment to job sites. Examples include, but are not limited to, carpenters, drywallers, electricians, landscapers, masons, painters, plasterers, plumbers, roofers, surveyors,
5. **Delivery** - vehicle is used for the delivery of products, such as pizzas, newspapers, USPS mail;

6. **Farm** - vehicles used almost exclusively on a farm or ranch with only occasional use on public roads may be classified as farm use.

ADDITIONAL COVERAGES

Glass

\$0 or \$100 glass deductibles are available at the option of the insured for an additional premium. This glass deductible is in addition to the otherwise applicable deductible for Other than Collision (Comprehensive).

Road Protection Coverage

Road Protection Coverage (RPC) is available with or without Comprehensive and Collision (i.e. a policy that only has liability coverage may also have RPC).

RPC may be added to an existing policy by endorsement. The premium will be prorated.

The following coverages are included with RPC:

- Towing and labor reimbursement;
- Rental reimbursement;
- Emergency transportation;
- Increased bail bond premium coverage;
- Vacation protection;
- Personal effects in a rental car.

Please review policy provision for more details.

Endorsement Forms

Optional Endorsements:

Operator Exclusion Form	PA 16 11 04 09	See Driver Exclusion section pg. 7
\$100 Glass Deductible – Comprehensive	MPY-0039-S	See Glass Section under Additional Coverages pg. 19
Agreed Amount Coverage – Comprehensive	MPY-0034-S	This endorsement is not used.
Road Protection Coverage Endorsement	PA 15 16 09 10	See Road Protection Coverage under Additional Coverages pg. 19
Waiver of Deductible	MPY-0016-S	Issued with Collision coverage when selected by the Insured.

Mandatory Endorsements:

Deleting Substitute Transportation	PA 16 15 07 12
Personal Vehicle Sharing Exclusion	M-0108-S
Medical Payment Endorsement	M-0109-S

TERRITORY DEFINITIONS

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL – (Zip codes 02108-02111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	23	821
BRIGHTON – (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN – EAST BOSTON – (Zip Codes 02128, 02129)	26	824
DORCHESTER – (North Dorchester and South Dorchester) – (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON – CHARLESTOWN – (Zip Codes 02128, 02129)	26	824
HYDE PARK – (Zip Codes 02136)	20	818
JAMAICA PLAIN – (Zip Code 02130)	19	817
ROSLINDALE – (Zip Code 02131)	18	816
ROXBURY – (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON – (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston – (Brighton)	24	822
Mattapan – (Dorchester – North)	21	819
Readville – (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
	A		BURLINGTON	4	635
ABINGTON	8	010		C	
ACTON	27	630	CAMBRIDGE	11	600
ACUSHNET	7	230	CANTON	8	711
ADAMS	27	110	CARLISLE	27	672
AGAWAM	7	420	CARVER	7	030
ALFORD	27	170	CHARLEMONT	27	472
AMESBURY	2	310	CHARLESTOWN - Boston (Zip		
AMHERST	5	510	Codes 02128, 02129)	26	824
ANDOVER	3	311	CHARLTON	4	936
ARLINGTON	4	610	CHATHAM	27	051
ASHBURNHAM	1	930	CHELMSFORD	2	612
ASHBY	1	670	CHELSEA	16	802
ASHFIELD	27	470	CESHIRE	27	130
ASHLAND	5	631	CHESTER	1	440
ATHOL	3	910	CHESTERFIELD	27	570
ATTLEBORO	5	210	CHICOPEE	9	402
AUBURN	6	931	CHILMARK	27	081
AVON	11	730	CLARKSBURG	27	131
AYER	3	632	CLINTON	6	911
	B		COHASSET	4	732
BARNSTABLE	5	021	COLRAIN	1	431
BARRE	2	932	CONCORD	27	613
BECKET	2	171	CONWAY	27	473
BEDFORD	2	633	CUMMINGTON	27	571
BELCHERTOWN	3	530		D	
BELLINGHAM	3	731	DALTON	27	132
BELMONT	3	611	DANVERS	5	313
BERKLEY	6	231	DARTMOUTH	7	211
BERLIN	27	933	DEDHAM	8	712
BERNARDSTON	27	471	DEERFIELD	27	432
BEVERLY	5	312	DENNIS	3	052
BILLERICA	5	634	DIGHTON	5	232
BLACKSTONE	2	934	DORCHESTER - Boston (Zip		
BLANDFORD	3	490	Codes 02122, 02124, 02125,		
BOLTON	1	970	02126)	21	819
BOSTON CENTRAL - (Zip Codes			DOUGLAS	2	937
02108- 02111, 02113-02116,			DOVER	2	733
02118, 02133, 02199, 02203,			DRACUT	6	614
02210, 02215, 02222)	23	821	DUDLEY	3	938
BOURNE	4	050	DUNSTABLE	1	673
BOXBOROUGH	27	671	DUXBURY	3	031
BOXFORD	3	370		E	
BOYLSTON	2	971	EAST BOSTON - Boston (Zip		
BRAINTREE	8	710	Codes 02128, 02129)	26	824
BREWSTER	27	080	EAST BRIDGEWATER	6	032
BRIDGEWATER	6	011	EAST BROOKFIELD	2	973
BRIGHTON - Boston (Zip Codes			EASTHAM	27	082
02134, 02135, 02163)	24	822	EASTHAMPTON	3	511
BRIMFIELD	3	491	EAST LONGMEADOW	6	441
BROCKTON	45	002	EASTON	7	212
BROOKFIELD	3	935	EDGARTOWN	27	053
BROOKLINE	8	702	EGREMONT	27	172
BUCKLAND	27	430	ERVING	27	433

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
ESSEX	2	330	HUNTINGTON	2	533
EVERETT	14	602	HYDE PARK - Boston (Zip Codes 02136)	20	818
	F			I	
FAIRHAVEN	7	213	IPSWICH	2	315
FALL RIVER	13	201		J	
FALMOUTH	3	054	JAMAICA PLAIN - Boston (Zip Code 02130)	19	817
FITCHBURG	7	902		K	
FLORIDA	2	173	KINGSTON	4	036
FOXBOROUGH	3	734		L	
FRAMINGHAM	9	615	LAKEVILLE	5	037
FRANKLIN	1	713	LANCASTER	2	943
FREETOWN	5	233	LANESBOROUGH	1	134
	G		LAWRENCE	44	303
GARDNER	3	912	LEE	27	135
GAY HEAD	27	083	LEICESTER	7	944
GEORGETOWN	3	331	LENOX	27	136
GILL	27	474	LEOMINSTER	5	914
GLOUCESTER	5	314	LEVERETT	1	477
GOSHEN	27	573	LEXINGTON	2	617
GOSNOLD	27	084	LEYDEN	1	478
GRAFTON	3	913	LINCOLN	1	639
GRANBY	4	574	LITTLETON	27	640
GRANVILLE	2	492	LONGMEADOW	4	442
GREAT BARRINGTON	1	111	LOWELL	41	601
GREENFIELD	3	410	LUDLOW	7	421
GROTON	27	636	LUNENBURG	1	945
GROVELAND	3	332	LYNN	43	300
	H		LYNNFIELD	7	334
HADLEY	27	531		M	
HALIFAX	5	070	MALDEN	14	603
HAMILTON	1	333	MANCHESTER	27	335
HAMPDEN	5	493	MANSFIELD	3	214
HANCOCK	27	174	MARBLEHEAD	4	316
HANOVER	4	033	MARION	3	038
HANSON	5	034	MARLBOROUGH	5	618
HARDWICK	27	939	MARSHFIELD	7	039
HARVARD	27	974	MASHPEE	5	085
HARWICH	1	055	MATTAPOISETT	3	040
HATFIELD	27	532	MAYNARD	27	620
HAVERHILL	8	302	MEDFIELD	27	736
HAWLEY	27	475	MEDFORD	12	604
HEATH	2	476	MEDWAY	27	737
HINGHAM	4	012	MELROSE	6	619
HINSDALE	2	133	MENDON	27	946
HOLBROOK	11	735	MERRIMAC	3	336
HOLDEN	3	940	METHUEN	10	317
HOLLAND	1	494	MIDDLEBOROUGH	6	013
HOLLISTON	2	637	MIDDLEFIELD	1	576
HOLYOKE	40	403	MIDDLETON	6	337
HOPEDALE	2	941	MILFORD	5	915
HOPKINTON	27	638	MILLBURY	4	916
HUBBARDSTON	1	942	MILLIS	27	738
HUDSON	3	616			
HULL	9	035			

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
MILLVILLE	1	947	PITTSFIELD	4	102
MILTON	11	714	PLAINFIELD	27	578
MONROE	1	479	PLAINVILLE	4	740
MONSON	3	422	PLYMOUTH	7	014
MONTAGUE	27	411	PLYMPTON	6	071
MONTEREY	27	175	PRINCETON	27	980
MONTGOMERY	27	495	PROVINCETOWN	27	059
MOUNT WASHINGTON	27	176			
	N		QUINCY	12	703
NAHANT	8	338		R	
NANTUCKET	27	056	RANDOLPH	14	717
NATICK	3	621	RAYNHAM	6	235
NEEDHAM	2	715	READING	3	622
NEW ASHFORD	1	177	REHOBOTH	4	236
NEW BEDFORD	13	200	REVERE	15	803
NEW BRAintree	27	975	RICHMOND	27	181
NEWBURY	1	339	ROCHESTER	3	043
NEWBURYPORT	1	318	ROCKLAND	9	015
NEW MARLBOROUGH	27	178	ROCKPORT	2	340
NEW SALEM	27	480	ROSLINDALE - Boston (Zip Code		
NEWTON	6	605	02131)	18	816
NORFOLK	1	739	ROWE	27	481
NORTH ADAMS	2	112	ROWLEY	3	341
NORTHAMPTON	3	512	ROXBURY - Boston (Zip Codes		
NORTH ANDOVER	5	319	02119, 02120, 02121)	22	820
NORTH ATTLEBORO	3	215	ROYALSTON	1	981
NORTHBOROUGH	27	949	RUSSELL	3	443
NORTH BROOKFIELD	3	948	RUTLAND	3	951
NORTHBRIDGE	3	917		S	
NORTH DORCHESTER - Boston			SALEM	12	304
(Zip Codes 02122, 02124,			SALISBURY	5	342
02125, 02126)	21	819	SANDSFIELD	27	182
NORTHFIELD	27	434	SANDWICH	3	060
NORTH READING	5	641	SAUGUS	12	321
NORTON	5	234	SAVOY	27	183
NORWELL	3	041	SCITUATE	6	044
NORWOOD	7	716	SEEKONK	4	237
	O		SHARON	6	741
OAK BLUFFS	27	057	SHEFFIELD	27	137
OAKHAM	1	976	SHELburne	1	435
ORANGE	2	412	SHERBORN	1	674
ORLEANS	27	058	SHIRLEY	2	643
OTIS	27	179	SHREWSBURY	5	918
OXFORD	5	950	SHUTESBURY	2	482
	P		SOMERSET	6	238
PALMER	4	423	SOMERVILLE	12	606
PAXTON	5	977	SOUTHAMPTON	1	580
PEABODY	10	320	SOUTHBOROUGH	27	952
PELHAM	27	577	SOUTH BOSTON - Boston (Zip		
PEMBROKE	6	042	Code 02127)	25	823
PEPPERELL	27	642	SOUTHBRIDGE	6	919
PERU	1	180	SOUTH HADLEY	4	513
PETERSHAM	27	978	SOUTHWICK	4	444
PHILLIPSTON	1	979	SPENCER	6	920

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
SPENCER	6	920	WESTPORT	5	240
SPRINGFIELD	42	400	WEST ROXBURY - Boston (Zip Code 02132)	17	815
STERLING	27	953	WEST SPRINGFIELD	10	425
STOCKBRIDGE	1	138	WEST STOCKBRIDGE	1	139
STONEHAM	8	623	WEST TISBURY	27	088
STOUGHTON	12	718	WESTWOOD	4	742
STOW	27	644	WEYMOUTH	9	721
STURBRIDGE	1	954	WHATELY	27	437
SUDBURY	27	645	WHITMAN	8	017
SUNDERLAND	3	436	WILBRAHAM	5	445
SUTTON	27	955	WILLIAMSBURG	27	534
SWAMPSCOTT	9	322	WILLIAMSTOWN	27	140
SWANSEA	5	239	WILMINGTON	4	652
T			WINCHENDON	3	924
TAUNTON	9	202	WINCHESTER	3	625
TEMPLETON	27	956	WINDSOR	1	186
TEWKSBURY	5	646	WINTHROP	13	810
TISBURY	27	061	WOBURN	7	626
TOLLAND	1	496	WORCESTER	13	900
TOPSFIELD	4	371	WORTHINGTON	1	582
TOWNSEND	27	647	WRENTHAM	2	743
TRURO	1	086	Y		
TYNGSBOROUGH	3	648	YARMOUTH	4	062
TYRINGHAM	27	184			
U					
UPTON	27	957			
UXBRIDGE	27	921			
W					
WAKEFIELD	6	624			
WALES	2	497			
WALPOLE	4	719			
WALTHAM	7	607			
WARE	3	514			
WAREHAM	8	016			
WARREN	3	958			
WARWICK	27	483			
WASHINGTON	27	185			
WATERTOWN	7	608			
WAYLAND	2	649			
WEBSTER	7	922			
WELLESLEY	1	720			
WELLFLEET	27	087			
WENDELL	27	484			
WENHAM	2	343			
WESTBOROUGH	2	923			
WEST BOYLSTON	2	959			
WEST BRIDGEWATER	8	045			
WEST BROOKFIELD	27	960			
WESTFIELD	6	424			
WESTFORD	27	650			
WESTHAMPTON	27	581			
WESTMINSTER	1	961			
WEST NEWBURY	27	344			
WESTON	3	651			