

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

If a certificate of insurance is necessary to comply with the requirements of a Financial Responsibility Law of any state, or province of Canada, PURE will issue evidence of financial responsibility upon request of the insured.

RULE 11. PREMIUM CALCULATION RULE

See Rate Manual Tables.

RULE 12. PREMIUM ROUNDING RULE

The premium for each exposure will be rounded, separately for each coverage provided by the policy, as follows:

1. Rounded to the penny after each step in the algorithm.
2. Rounded to the nearest whole dollar for total policy premium.

For whole dollar rounding, a premium involving \$0.50 or more will be rounded to the next whole dollar at the end of each step.

This procedure will apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by PURE, the return premium will be carried to the next higher whole dollar.

RULE 13. Reserved for Future Use

RULE 14. DEPOSIT PREMIUM RULE

PURE, its agent or any broker may require deposit premium prior to the issuance of a policy provided the deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

Installments

The following Installment Options are available:

1. Single Payment (pay in full); or
2. Four Payments.

If Option 2. is selected, the named insured will be billed in four installments. Each installment payment will be 25% of the annual premium.

PURE does NOT charge any of the following:

- Installment payment fees;
- Late payment fees;
- Reinstatement fees; or
- Invalid check fees.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured will be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES – COLLISION, LIMITED COLLISION AND COMPREHENSIVE

Deductibles are available for Collision, Limited Collision and Comprehensive Coverages. Refer to the Rating Tables for the applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are Included for automobiles and motorcycles. Refer to the Rate Manual Tables for additional coverages, limits and premiums.