

PLYMOUTH ROCK ASSURANCE CORPORATION

Extended Coverages for Motor Club Members

The benefits and enhancements provided by this endorsement are available only to policies issued to members in good standing (at the time of loss) of motor clubs that have been approved by Plymouth Rock Assurance Corporation. This endorsement does not apply to policies assigned to Plymouth Rock Assurance Corporation through the Massachusetts Automobile Insurance Plan.

This endorsement changes the policy. Please read it carefully.

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

I. OPTIONAL INSURANCE

Part 5 – Optional Bodily Injury to Others, second to last paragraph is replaced with the following:

We will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

Part 10 – Substitute Transportation

The following coverage is added:

We will pay up to \$30 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. We will pay no more than an additional \$900.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.

II. GENERAL PROVISIONS AND EXCLUSIONS

3. Additional Costs We Will Pay, under **Paragraph C.**, is replaced with the following:

- C. Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

A. Personal Digital Assistant Device Replacement

We will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes cellular telephones. The loss must arise from a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. Coverage is limited to one such device per occurrence. This coverage is primary over other collectible insurance. No deductible applies. No individual may collect twice for the same loss.

B. Laptop Computer Replacement

We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**. The loss must arise from a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. Coverage is limited to one laptop computer per occurrence. This coverage is primary over other collectible insurance. No deductible applies. No individual may collect twice for the same loss.

C. Personal Belongings Replacement

We will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**. The loss must arise from a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. This coverage is primary over other collectible insurance. No deductible applies. **You** or a **household member** may not collect twice for the same loss.

Property held for sale, display or exhibition is excluded. Other property used in business is included.

D. Child Car Seat Replacement

We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved. The loss must arise from a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. This coverage is primary over other collectible insurance. No deductible applies. No individual may collect twice for the same loss.

E. Pet Injury Coverage

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**. The dog or cat must have been **occupying your auto** and involved in a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered **Collision** (Part 7), Limited **Collision** (Part 8) or Comprehensive (Part 9) loss to **your auto**. No deductible applies.

F. Seat Belt/Air Bag Benefit

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

G. Glass Repair Coverage

We will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

H. Waiver of Collision Deductible

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

I. REPLACEMENT COST COVERAGE

Your policy includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of both endorsements is amended as follows. Strike the following sentence:
"However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

IV. CONDITIONS

This endorsement applies only if **you** are a member in good standing (at the time of loss) of a motor club that has been approved by **us**. **Your** policy must not have been assigned to **us** by the Massachusetts Automobile Insurance Plan. **Also**, this endorsement must be listed on your Coverage Selections Page.

RULE 38. EXTENDED COVERAGES FOR MOTOR CLUB MEMBERS ENDORSEMENT

The Extended Coverages for Motor Club Members Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, and Waiver of Collision Deductible.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policyholder is a member in good standing at the time of loss of a motorclub that has been approved by Plymouth Rock Assurance Corporation.

This endorsement will be added to each eligible new and renewal policy issued on or after October 15, 2009.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

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