

# PLYMOUTH ROCK ASSURANCE CORPORATION

## NEW ENGLAND PATRIOTS ASSURANCE PLUS ENDORSEMENT

This endorsement changes your policy; please read it carefully.

This endorsement makes **you** eligible for the following benefits.

### Definitions

“KG” means the Kraft Group and its affiliates.

“KG Property” means real estate owned or leased by KG.

### Benefits

#### A. Patriots Get Home Safe

**Your** policy includes **our** Get Home Safe Endorsement. Under that endorsement **we** will reimburse **you** for one taxi or car service ride to **your** home. Under this New England Patriots Assurance Plus Endorsement **we** will provide **you** an additional taxi or car service ride to **your** home. The additional ride must start from a KG Property. The ride must be for **you** or a **household member**. We will reimburse **you** up to \$50.00 for the cost of the ride. All other requirements of the Get Home Safe Endorsement apply.

#### B. Patriots Assurance Plus

If **you** qualify for our Assurance Plus Endorsement and that endorsement is attached to **your** policy, these Patriots Assurance Plus benefits replace in whole the benefits under the Assurance Plus Endorsement. **You** are not entitled to benefits under both endorsements.

With respect to the coverage provided below, 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 \$10 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 \$300.

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:

1. The Substitute Transportation limit shown on the Coverage Selections Page.

2. 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 \$500 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. Cellular telephones;
2. Smartphones; and
3. Tablet devices.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. 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:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. 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:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment 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:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

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:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. 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:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**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:

1. Properly wearing his or her seat belt 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:

1. Properly wearing his or her seat belt; and
2. 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. Waiver of Glass Deductible**

**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.

**C. Fan Benefit Savings Pass**

Fan benefits may be provided by KG and other parties. These benefits may include early access to buy tickets from KG for sporting and other events, discounts on merchandise, and invitations to special events. Other benefits may be offered from time to time. The cost of tickets and other products or services is determined by KG and other third parties and is paid by **you** and not **us**. These benefits are subject to change at any time in the discretion of KG and **us**.

**D. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to modify or discontinue any of the coverages of this endorsement upon expiration of the current policy term. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

PLYMOUTH ROCK ASSURANCE CORPORATION  
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective September 1, 2016 (Tiers 00-9Z)

Coverage Options - Rates and Rating Factors

<u>Coverage Option</u>	<u>Flat Charge per Policy</u>		<u>Flat Charge</u> <u>Per Vehicle</u>	<u>Factor</u>						
	<u>&lt; 2 Veh</u> <u>with Coll</u>	<u>2+ Veh</u> <u>with Coll</u>		<u>PART 1/5</u>	<u>PIP/MP</u>	<u>PART 4</u>	<u>PART 7/8</u>	<u>PART 9</u>	<u>UM/UIM</u>	<u>Rental/Tow</u>
<u>Packages</u>										
Assurance Preferred	\$0	\$0	\$35	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Assurance Premier	\$65	\$80	\$35	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New England Patriots Assurance Plus	\$15	\$15	\$0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<u>Stand-alone Coverages</u>										
Loan/Lease Gap Covg	\$0	\$0	\$50	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
New Car Replacement	\$0	\$0	\$60	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Accident Forgiveness	\$0	\$0	\$0	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%	0.0%

Notes:

Coverage Option premiums shall be determined in the final step in the rate algorithm (after the rate cap factor has been applied).

When calculating the premium for each coverage option, the premium should be rounded to the nearest dollar after the factor is applied to each individual coverage (PIP,MP, UM, UIM, Rental and Towing are separate coverages). The flat charge will also be rounded to the nearest dollar after the entire flat charge is determined.

**Plymouth Rock Assurance PRIME Forms and Endorsements  
For Use with Underwriting Tiers 00-9Z and all Motorcycles and Antique Motorcycles.**

<b>Forms</b>	<b>Number and Edition Date</b>
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 07/16

<b>Endorsements</b>	<b>Number and Edition Date</b>
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed.04-14)
Medical Payments Endorsement	M-109-S (Ed.04-14)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible - Comprehensive	MPY-0039-S (Ed. 04-08)
New England Patriots Assurance Plus Endorsement	PRA MA 012 09/16
New Car Replacement Endorsement	PRA MA 101 01/15
Accident Forgiveness Endorsement	PRA MA 205 07/16
Extended Non-Owned Coverage Endorsement	PRA MA 207 01/15
Assurance Preferred Endorsement	PRA MA 209 01/15
Assurance Premier Endorsement	PRA MA 210 01/15
Optional New Car Replacement Endorsement	PRA MA 211 01/15
Auto Loan-Lease Gap Coverage Endorsement	PRA MA 212 01/15
Assurance Plus Endorsement	PRA MA 213 01/15
AARP Assurance Plus Endorsement	PRA MA 213A 01/15
Excluded Driver Endorsement Massachusetts	PRA MA 217 01/15
Plymouth Rock Safety Pledge	PRA MA 512 01/15
Savings Pass	PRAC MA-102-12-13
Original Equipment Manufacturer Parts Coverage	PRAC MA-107-04 08
Charitable Group Discount Endorsement	PRAC-MA-108-05-08
Get Home Safe Endorsement	PRAC MA-112-11-11

## **RULE 15    ADDITIONAL COVERAGE PACKAGES**

### **Essential Assurance**

All policies contain the following endorsements at no additional cost to the insured:

- Original Equipment Manufacturer Parts
- New Car Replacement (12-month)
- Savings Pass
- Get Home Safe

### **Assurance Plus**

Upon being insured with a Plymouth Rock company for 3 continuous years or if the insured qualifies for the Motor Club Discount, the policy will be automatically endorsed at no cost to include the Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds
- Loss of Earnings

### **New England Patriots Assurance Plus**

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Patriots Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds
- Loss of Earnings
- Patriots Get Home Safe
- Patriots Fan Benefits

### **AARP Assurance Plus**

Any policy in the AARP affinity program will be automatically endorsed at no cost to include the AARP Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds (increased limits)
- Loss of Earnings (increased limits)
- Lifetime Continuation Agreement

### **Assurance Preferred**

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Assurance Preferred endorsement. This endorsement adds the following coverages to those included in the Essential Assurance, Assurance Plus or AARP Assurance Plus packages:

- Deductible Dollars
- Additional Towing and Labor
- Accidental Discharge of Airbag
- Waiver of Depreciation
- Pet Injury Coverage

### **Assurance Premier**

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Assurance Premier endorsement. This endorsement will include the following coverages in addition to the coverages available in the Assurance Preferred package:

- New Car Replacement (24-month)
- Plus One Car Replacement
- Electronic Lock/Key Replacement
- Trip Interruption
- Loan/Lease Gap Coverage
- Roadside Assistance



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- Loss of Earnings

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- Patriots Get Home Safe
- Patriots Fan Benefits

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- Laptop Replacement
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- Child Car Seat Replacement
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