

Progressive®

**MASSACHUSETTS
MOTOR HOME INSURANCE POLICY**

PLEASE READ YOUR POLICY. Part of the policy is a page marked “Coverage Selections.” It shows the types and amounts of coverage you have purchased. As you read the policy, check the Coverage Selections Page to make sure it shows exactly what you intended to buy. If there is any question, call your agent or company right away.

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INTRODUCTION

This insurance policy is a legal contract between the policy owner (you) and the company (we or us). It insures you and **your motor home** for the period shown on the Coverage Selections Page. However, if you receive an endorsement from us stating a different expiration date, the expiration date stated on the endorsement will control.

As long as you pay your premium, we agree to provide you or others the benefits to which you or they are entitled. The exact terms and conditions are explained in the following pages.

There are two basic categories of insurance described in this policy, Compulsory Insurance and Optional Insurance.

Compulsory Insurance

There are four Parts to Compulsory Insurance. They are all required by law. Every motor home registered in Massachusetts must have them.

Optional Insurance

There are sixteen Parts to Optional Insurance. Some of them extend the coverage or the amounts of protection provided by Compulsory Insurance. Some of them provide protection not found in Compulsory Insurance. You are not required by law to buy any of these sixteen Parts if you do not want to.

Motor home insurance claims arise in hundreds of different ways. Motor homes are sometimes stolen or damaged. Accidents may injure people in **your motor home**, people in other motor homes or autos, or **pedestrians**. You may be responsible for an accident or someone else may be. An accident may happen in Massachusetts or out of state. Different situations require different kinds of insurance.

Please read the whole policy to see what kinds of insurance are available to cover these different situations. At the same time, you should check the Coverage Selections Page to make sure it correctly indicates the coverages you purchased. Each coverage you purchased will be displayed on the Coverage Selection Page. If a coverage is not displayed, you do not have that coverage.

Sometimes you and we will agree to change this policy. The only way that can be done is by an "Endorsement" added to the basic policy form. All endorsements must be in writing. They then become part of this policy.

We are pleased to have you as a customer and hope you have a safe and accident-free year. But if you need us, we are here to help you. If you have an accident or loss, or if someone sues you, contact us at 1-800-274-4499.

Do the same if you have any questions or complaints. If you think we have treated you unfairly at any time, you may contact the Division of Insurance, (617) 521-7777.

DEFINITIONS

Throughout this policy:

1. **We, Us or Our** – refers to the company issuing this policy.
2. **You or Your** – refers to the person shown as a named insured on the Coverage Selections Page.
3. **Accident** – means an unexpected, unintended event that causes bodily injury or property damage arising out of the ownership, maintenance or use of a motor home.
4. **Auto** – means a land motor vehicle or trailer but does not include:
 - A. Any vehicle operated on rails or crawler treads.
 - B. Any vehicle or trailer while it is located for use as a residence or premises. We will consider such a vehicle to be an auto while it is being used on public roads or for recreational use.
 - C. A farm tractor or other equipment designed for use principally off public roads. We will consider a tractor or other equipment to be an auto while it is being used on public roads.
 - D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).
 - E. Any motor home.
5. **Motor Home** – means a land motor vehicle, including its permanently attached equipment, that:
 - a. Has built-in:
 - (i) Cooking, refrigeration, sleeping, and bathroom facilities; and
 - (ii) Self-contained:
 - (a) Heating and/or air-conditioning;
 - (b) Drinking water supply system; and
 - (c) 110-125 volt electrical power system; or
 - b. Is shown on the **Coverage Selections Page** and customarily used with a fifth-wheel trailer:
 - (i) Owned by you and insured under our Travel Trailer insurance program; and
 - (ii) Containing living quarters.

The term “motor home” also includes a **motor home trailer**. The term “motor home” does not include:

- A. Any vehicle operated on rails or crawler treads.
- B. Any vehicle or **motor home trailer** while it is:
 1. Parked and stabilizing jacks are in use; or
 2. Located for use as a residence or premises. Types of use “as a residence or premises” to which this exception applies include, but are not limited to, use of a motor home for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.
- C. A farm tractor or other equipment designed for use principally off public roads.
- D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).
- E. Any type of mobile home, manufactured housing, or any other wheeled device not designed for regular use on public roads.

Other words and phrases are defined. They are in boldface when used.

6. **Your Motor Home** – means:
 - A. The vehicle or vehicles described on the Coverage Selections Page.

- B. Any motor home while used as a temporary substitute for the described motor home while that motor home is out of normal use because of a breakdown, repair, servicing, loss or destruction. But the term “your motor home” does not include a substitute vehicle owned by you or your spouse.
- C. A motor home to which you take title or lease as a permanent replacement for a described motor home or as an additional motor home. We provide coverage for an additional motor home only if you ask us to insure it within seven days after you take title or the effective date of the lease.

A replacement or additional motor home must not be used for the delivery or transportation of goods or materials.

The Agreed Value and Total Loss Replacement/Purchase Price options described in Parts 7, 8 and 9 below do not apply to the substitute, replacement or additional motor homes referenced in paragraphs B. and C. above. Instead, we will pay the cost to physically repair the substitute, replacement, or additional motor home or any of its parts up to the actual cash value of the motor home or any of its parts at the time of the **collision** or loss. The most we will pay will be either the actual cash value of the substitute, replacement, or additional motor home or the cost to physically repair the motor home, whichever is less.

Under Parts 1, 2, 3, 4, 5 and 6 the term “your motor home” also includes any **motor home trailer** not described on the Coverage Selections Page as covered under those Parts.

- 7. **Motor home trailer** – means a vehicle designed to be pulled by a motor home and designed for use on public roads.
- 8. **Occupying** – means in, upon, entering into, or getting out of.
- 9. **Collision** – means the accidental upset of **your motor home** or any physical contact of **your motor home** with another object.
- 10. **Household Member** – means anyone living in your household who is related to you by blood, marriage or adoption. This includes wards, step-children or foster children.
- 11. **Pedestrian** – includes anyone incurring bodily injury as a result of being struck by an auto or motor home in an accident and who is not occupying an auto or motor home at the time of the accident.

OUR AGREEMENT

This policy is a legal contract under Massachusetts law. Because this is a motor home policy, it only covers accidents and losses which result from the ownership, maintenance or use of motor homes. The exact protection is determined by the coverages you purchased.

We agree to provide the insurance protection you purchased for accidents which happen while this policy is in force.

You agree to pay premiums when due and to cooperate with us in case of accidents or claims.

Our contract consists of this policy, the Coverage Selections Page, any endorsements agreed upon, and your application for insurance. Oral promises or statements made by you or our agent are not part of this policy.

There are many laws of Massachusetts relating to motor home insurance. We and you must and do agree that, when those laws apply, they are part of this policy.

COMPULSORY INSURANCE

There are four Parts to Compulsory Insurance. They are called Compulsory Insurance because Massachusetts law requires you to buy all of them before you can register **your motor home**. No law requires you to buy more than this Compulsory Insurance. However, if you have financed **your motor home**, the bank or finance company may legally insist that you have some Optional Insurance as a condition of your loan.

The amount of your coverage and the cost of each Part is shown on the Coverage Selections Page.

Your Compulsory Insurance does not pay for any damage to **your motor home** no matter what happens to it.

PART 1. BODILY INJURY TO OTHERS

Under this Part, we will pay damages to people injured or killed by **your motor home** in Massachusetts accidents. The damages we will pay are the amounts the injured person is entitled to collect for bodily injury through a court judgment or settlement. We will pay only if you or someone else using **your motor home** with your consent is legally responsible for the accident. The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is \$20,000. Subject to this \$20,000 limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is \$40,000. This is the most we will pay as the result of a single accident no matter how many motor homes or premiums are shown on the Coverage Selections Page.

We will not pay:

1. For injuries to guest occupants of **your motor home**.
2. For accidents outside of Massachusetts or in places in Massachusetts where the public has no right of access.
3. For injuries to any employees of the legally responsible person if they are entitled to Massachusetts workers' compensation benefits.

The law provides a special protection for anyone entitled to damages under this Part. We must pay their claims even if false statements were made when applying for this policy or **your motor home** registration. We must also pay even if you or the legally responsible person fails to cooperate with us after the accident. We will, however, be entitled to reimbursement from the person who did not cooperate or who made any false statements.

If a claim is covered by us and also by another company authorized to sell auto insurance or motor home insurance in Massachusetts, we will pay only our proportionate share. If someone covered under this Part is using a motor home he or she does not own at the time of the accident, the owner's insurance for that motor home must pay its limits before we pay. Then, we will pay, up to the limits shown on your Coverage Selections Page, for any damages not covered by that insurance.

PART 2. PERSONAL INJURY PROTECTION

The benefits under this Part are commonly known as “PIP” or “No-Fault” benefits. It makes no difference who is legally responsible for the accident.

We will pay the benefits described below to you and other people injured or killed in auto or motor home accidents. For any one accident, we will pay as many people as are injured, but the most we will pay for injuries to any one person is \$8,000. This is the most we will pay no matter how many motor homes or premiums are shown on the Coverage Selections Page.

We will pay three kinds of benefits:

A. Medical Expenses

We will pay all reasonable expenses incurred as a result of the accident for necessary medical, surgical, X-ray and dental services. This includes prosthetic devices. It also includes ambulance, hospital, professional nursing and funeral services.

B. Lost Wages

If an injured person is out of work because of the accident, we will pay lost wages up to 75% of his or her average weekly gross wage or equivalent for the year ending on the day immediately before the accident. We will not pay for the loss of any other type of income. If the injured person was unemployed at the time of the accident, we will pay up to 75% of the amount he or she actually lost in earning power as a result of the accident.

C. Replacement Services

We will reimburse the injured person for reasonable payments made to anyone outside his or her household for necessary services that he or she would have performed without pay for the benefit of the household, had he or she not been injured.

We will pay PIP benefits to or for:

1. You, or any other person, if injured while **occupying your motor home** with your consent.
2. You, or anyone living in your household, if injured while **occupying** an auto or motor home which does not have Massachusetts Compulsory Insurance or if struck by an auto or motor home which does not have Massachusetts Compulsory Insurance.
3. Any **pedestrian**, including you, if struck by **your motor home** in Massachusetts or any Massachusetts resident who, while a **pedestrian**, is struck by **your motor home** outside of Massachusetts.

Benefits are paid only for expenses or losses actually incurred within two years after the accident.

If the accident is in Massachusetts, or if it is outside Massachusetts and the injured person does not sue for damages, we will pay benefits within a reasonable time – usually thirty days. If the accident is outside Massachusetts and the injured person does sue, then we can wait for a settlement or judgment before paying benefits.

Some people have a wage continuation program at work. If so, we will pay them only the difference between the total we would ordinarily pay under this Part and the amount of the program payments. We will, however, reimburse the program if it allows benefits to be converted into cash or additional retirement credit. Sometimes program benefits are reduced or used up because of payments to the person injured in an accident. In that case, we will pay for lost wages resulting from any other illness or injury that person has within one year of our last payment. The exact amount of our payments under this paragraph will be determined by Massachusetts law.

Some people have a policy of health, sickness, or disability insurance or a contract or agreement with a group, organization partnership or corporation to provide, pay for, or reimburse the cost of medical expenses (“health plan”). If so, we will pay up to \$2,000 of medical expenses for any injured person.

We will also pay medical expenses in excess of \$2,000 for such injured person which will not be paid by a health plan. Medical expenses must be submitted to the health plan to determine what the health plan will pay before we pay benefits in excess of \$2,000 under this Part. We will not pay for medical expenses in excess of \$2,000 that the health plan would have paid had the injured person sought treatment in accordance with the requirements of the health plan. In any case, our total payment for medical expenses, lost wages and replacement services will not exceed \$8,000.

Within two years after an accident, we may, at our option, pay the cost of renewing or continuing in force a policy of health, sickness or disability insurance for anyone covered under this Part who is unwilling or unable to pay such cost. Our payment will not exceed the cost of renewing or continuing such policy for a period of two years after the accident. Also, our payment will not operate to reduce the benefits otherwise payable under this Part.

We will not pay PIP benefits to or for:

1. Anyone who, at the time of the accident, was operating or occupying a motor home, any motor vehicle not subject to motor vehicle registration, or a motorized bicycle, including a moped.
2. Anyone who contributed to his or her injury by operating an auto or motor home (a) while under the influence of alcohol, marijuana, or a narcotic drug, (b) while committing a felony or seeking to avoid arrest by a police officer, or (c) with the specific intent of causing injury to himself, herself or others.
3. Anyone who is entitled to benefits under any workers' compensation law for the same injury.

When you purchased this Part you were given the choice of either excluding yourself, or yourself and **household members**, from some or all of the PIP coverage. The portion of each claim you may have agreed not to be covered for is called a "deductible." You paid a smaller premium if you chose a deductible. In that case, we will only pay up to the difference between \$8,000 and the amount of your deductible. The deductible is shown on the Coverage Selections Page.

If anyone is entitled to PIP benefits and also to benefits under another Part of this policy, we will pay from this Part first.

We will not pay PIP benefits to or for an injured person, to the extent those benefits would duplicate expenses or losses recovered by that person in a court judgment or settlement.

If anyone covered under this policy is also entitled to PIP benefits from any other auto policy or motor home policy, the total benefits payable will not be more than the highest amount payable under whichever one of the policies would have paid the most. In that case, each insurer will pay only its proportionate share. We will not pay benefits under this Part which duplicate payments made under the No-Fault coverage of any other auto policy or motor home policy.

PART 3. BODILY INJURY CAUSED BY AN UNINSURED MOTOR VEHICLE

Sometimes an owner or operator of an auto or motor home legally responsible for an accident is uninsured. Some accidents involve unidentified hit-and-run autos or motor homes. Under this Part, we will pay damages for bodily injury to people injured or killed in certain accidents caused by uninsured or hit-and-run autos or motor homes. We will pay only if the insured person is legally entitled to recover from the owner or operator of the uninsured or hit-and-run auto or motor home. We will pay for hit-and-run accidents only if the owner or operator who caused the accident cannot be identified.

Sometimes the company insuring the auto or motor home responsible for an accident will deny coverage or become insolvent. We consider such an auto or motor home to be uninsured for purposes

of this Part. However, we do not consider an auto or motor home owned by a governmental unit which is self-insured, or by someone who is legally self-insured, to be an uninsured auto or motor home.

This Part is Compulsory. You must have limits of \$20,000 per person and \$40,000 per accident. However, you may want to buy more protection. If so, we must sell you limits up to \$35,000 per person and \$80,000 per accident, provided you have purchased at least these limits for Part 5. Higher limits may be purchased if agreed upon by you and by us.

We will pay damages to or for:

1. You, while **occupying your motor home**, while **occupying** an auto or motor home you do not own, or if injured as a **pedestrian**.
2. Any **household member**, while **occupying your motor home**, while **occupying** an auto or motor home not owned by you or if injured as a **pedestrian**. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share. We will not pay damages to or for any **household member** who has a Massachusetts auto policy or motor home policy of his or her own, or who is covered by any Massachusetts auto policy or motor home policy of another **household member** providing uninsured auto insurance, or uninsured motor home insurance, with higher limits.
3. Anyone else while **occupying your motor home**. We will not pay damages to or for anyone else who has a Massachusetts auto policy or motor home policy of his or her own, or who is covered by any Massachusetts auto policy or motor home policy of another **household member** providing uninsured auto insurance or uninsured motor home insurance.
4. Anyone else for damages he or she is entitled to recover because of injury to a person covered under this Part.

If you are injured while **occupying your motor home** and you have two or more motor homes insured with us with different limits, we will only pay up to the limits shown on your Coverage Selections Page for the motor home you are **occupying** when injured.

If you are injured as a **pedestrian** or while **occupying** an auto or motor home you do not own and you have two or more Massachusetts auto policies or motor home policies which provide coverage at different limits, the policy with the higher limits will pay. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share.

We will not pay damages to or for you, if struck by, or while **occupying** an auto or motor home you own and which does not have Massachusetts compulsory insurance.

Likewise, we will not pay damages to or for any **household member** if struck by, or while **occupying** an auto or motor home owned by that **household member** which does not have Massachusetts compulsory insurance.

The most we will pay for damages to or for anyone injured in the following situations is \$35,000 per person and \$80,000 per accident or the limits you purchased, whichever is less:

1. Anyone injured while **occupying your motor home** while it is being used as a public or livery conveyance. This does not apply to the use of **your motor home** in a share-the-expense transportation pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. Anyone injured while using an auto or motor home without the consent of the owner.
3. Anyone injured while an auto or motor home is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

We will reduce the damages an injured person is entitled to recover by:

1. The amount recovered from any legally responsible person provided the injured person is fully compensated for his or her damages for bodily injury.
2. The amount paid under a workers' compensation law or similar law.
3. Any expenses that are payable or would have been payable, except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy or motor home policy.

We will pay the balance of the damages up to the limits shown for this Part on your Coverage Selections Page.

The determination as to whether an injured person is legally entitled to recover damages from the legally responsible owner or operator will be by agreement between us and the injured person. The amount of the damages, if any, will be determined in the same way. Arbitration will be used if no agreement can be reached. However, in no event may a demand for arbitration constitute first notice of claim. We must be given sufficient notice of claim to conduct a reasonable investigation and attempt settlement before arbitration can be filed.

If an injured person settles a claim as a result of an accident covered under this Part, we will pay that person only if the claim was settled with our consent. We will not be bound under this Part by any judgment resulting from a lawsuit brought without our written consent. We will not, however, unreasonably withhold our consent.

The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is shown on the Coverage Selections Page as the "per person" limit. Subject to this limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is shown on the Coverage Selections Page as the "per accident" limit. This is the most we will pay as the result of a single accident.

The limits of two or more motor homes, autos or policies shall not be added together, combined, or stacked, to determine the limits of coverage available to anyone covered under this Part, regardless of the number of motor homes or autos involved, persons covered, claims made, or premiums shown on the Coverage Selections Page.

We will not make payments under this Part which duplicate payments under the uninsured auto insurance or uninsured motor home insurance of any other auto policy or motor home policy.

This Part will not benefit any insurer or self-insurer under a workers' compensation law or any similar law.

PART 4. DAMAGE TO SOMEONE ELSE'S PROPERTY

Under this Part, we will pay damages to someone else whose auto, motor home, or other property is damaged in an accident. The damages we will pay are the amounts that person is legally entitled to collect for property damage through a court judgment or settlement. We will pay only if you or a **household member** is legally responsible for the accident and the accident arises out of the ownership, maintenance or use of a motor home by you or a **household member**. We will also pay if someone else using **your motor home** with your consent is legally responsible for the accident. Damages include any applicable sales tax and the costs resulting from the loss of use of the damaged property.

We will not pay for property damage which occurs:

1. While **your motor home** is being used as a public or livery conveyance. This does not apply to the use of **your motor home** in a share-the-expense transportation pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. While any motor home is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing or parking autos or motor homes. This exclusion does not apply to the ownership, maintenance or use of **your motor home** by you or a **household member**.
3. While anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing or parking autos or motor homes.
4. While a **household member**, other than your spouse, is using a motor home which you or any **household member** owns or uses regularly unless a premium for this Part is shown for that motor home on the Coverage Selections Page.
5. While you or your spouse, if a **household member**, is using a motor home which you or your spouse, if a **household member**, owns or uses regularly unless a premium for this Part is shown for that motor home on the Coverage Selections Page.
6. To an auto, motor home or other property owned by you or the legally responsible person. Similarly, we will not pay for damage to an auto, motor home, or other property, except for a private residence or garage, which you or the legally responsible person rents or has in his or her care.
7. When the property damage is caused by anyone using a motor home without the consent of the owner.

The most we will pay for damage resulting from any one accident is shown on the Coverage Selections Page. This is the most we will pay as the result of a single accident no matter how many motor homes or premiums are shown on the Coverage Selections Page.

If someone covered under this Part is using a motor home he or she does not own at the time of the accident, the owner's insurance for that motor home must pay its limit before we pay. Then, we will pay for any damages not paid by that insurance, up to the policy limit shown on the Coverage Selections Page. However, if the claim is covered by us and another policy, we will pay only our proportionate share of those damages not paid by the owner's insurance.

Under this Part, we may have to pay for property damage even if you or the legally responsible person fails to give us prompt notice of the accident. In that case we may be entitled to reimbursement from that person.

This Part is Compulsory. You must have limits of at least \$5,000. However, you may want to buy more protection. Higher limits may be purchased if agreed upon by you and by us. However, \$5,000 is the most we will pay for property damage caused by a motor home covered under this Part which is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

OPTIONAL INSURANCE

There are sixteen separate Parts to Optional Insurance. They are called Optional Insurance because they are not required by law. The amount of insurance and cost of any of these Parts you purchased is shown on the Coverage Selections Page.

With the exception of Part 11 and Parts 13 through 20, we must sell you any or all of the Optional coverages you wish, subject to any deductibles and limits specified in Massachusetts law. However, Massachusetts law provides that we may refuse to sell Collision (Part 7) and Comprehensive (Part 9), or both, in certain specified instances. We also may refuse to sell you Total Loss Replacement/Purchase Price and/or Agreed Value coverage described under Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) below.

Because two of the Optional coverages – Collision (Part 7) and Limited Collision (Part 8) – duplicate each other in many ways, you may buy one of them but not both. If you do not buy either one, you still have the right to sue people who damage **your motor home** but we will not provide any assistance to you under this policy.

We will not pay under any of the Optional coverages:

1. If the accident happens while **your motor home** is being used as a public or livery conveyance. This does not apply to the use of **your motor home** in a share-the-expense transportation pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. For loss of or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, unless it:
 - a. Is covered under, and you have purchased, either Personal Effects Coverage (Part 17) or Full Timer's Shed Contents Coverage under Part 18; or
 - b. Has been permanently installed in the motor home.Electronic Equipment includes but is not limited to:
 - a. Radios and Stereos;
 - b. Cassette and Compact Disc Systems;
 - c. Navigation Systems, Internet Access Systems, and Personal Computers;
 - d. Video Entertainment Systems, Telephones and Televisions;
 - e. Two-way mobile radios, Scanners and Citizens Band Radios;Tapes, discs, cassettes, and other media are not covered.
3. For loss or damage to equipment designed for the detection or avoidance of any law enforcement speed measuring device. This does not apply to electronic equipment designed solely for safety warning systems.
4. For injury or damage that is intentionally caused by you, a **household member** or anyone else using **your motor home** with your consent.

PART 5. OPTIONAL BODILY INJURY TO OTHERS

If you have paid the premium for this coverage, under this Part, we will pay damages to people injured or killed in accidents if you or a **household member** is legally responsible for the accident and the accident arises out of the ownership, maintenance or use of a motor home by you or a **household member**. We will also pay damages if someone else using **your motor home** with your consent is legally responsible for the accident. The damages we will pay are the amounts the injured person is entitled to collect for bodily injury through a court judgment or settlement.

This Part is similar to Compulsory Bodily Injury To Others (Part 1). Like the Compulsory Part, this Part pays for accidents involving **your motor home** in Massachusetts. Also like the Compulsory Part, this Part does not pay for the benefit of anyone using a motor home without the consent of the owner.

Unlike the Compulsory Part, this Part does provide coverage for injuries to guest occupants and for accidents occurring outside Massachusetts.

We will not pay:

1. For injuries to employees of the person using the motor home who are injured in the course of employment.
2. For injuries resulting from an accident while a **household member**, other than your spouse, is using a motor home which you or any **household member** owns or uses regularly, unless a premium for this Part is shown for that motor home on the Coverage Selections Page.
3. For injuries resulting from an accident while you or your spouse, if a **household member**, is using a motor home which you or your spouse, if a **household member**, owns or uses regularly, unless a premium for this Part is shown for that motor home on the Coverage Selections Page.
4. While any motor home is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos or motor homes. This exclusion does not apply to the ownership, maintenance or use of **your motor home** by you or a **household member**.
5. While anyone is using a motor home in the course of any business other than the business of selling, servicing, repairing or parking motor homes.

If the accident occurs in any other state or in a Canadian province and you have purchased any coverage at all under this Part, your policy will automatically apply to that accident, as follows, if the state or province has:

1. A financial responsibility law or similar law requiring limits of liability for bodily injury or property damage higher than the limits you have purchased, your policy will provide the higher required limits.
2. A compulsory insurance or similar law requiring **your motor home** to have insurance whenever it is used in the state or province, your policy will provide at least the required minimum amounts and types of coverage.

The limits shown for this Part on the Coverage Selections Page are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown on the Coverage Selections Page for this Part and are not in addition to them.

The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is shown on the Coverage Selections Page as the “per person” limit for the motor home involved in that accident. Subject to this limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is shown on the Coverage Selections Page as the “per accident” limit for the motor home involved in that accident. This is the most we will pay as the result of a single accident no matter how many motor homes or premiums are shown on the Coverage Selections Page.

If someone covered under this Part is using a motor home he or she does not own at the time of the accident, the owner’s insurance for that motor home must pay its limits before we pay. Then, we will pay for any damages not paid by that insurance, up to the policy limits shown on your Coverage Selections Page. However, if the claim is covered by us and another policy, we will pay only our proportionate share of those damages not paid by the owner’s insurance.

Any payments we make to anyone or for anyone under Bodily Injury Caused By An Uninsured Motor Vehicle (Part 3) will reduce the amount of damages that person is entitled to recover from anyone covered under this Part.

We will also pay up to \$250 for the cost of bail bonds required as a result of an accident covered under this Part including bail bonds for traffic law violations related to the accident.

We must sell you limits up to \$35,000 per person and \$80,000 per accident if you want to buy them. Higher limits may be purchased if agreed upon by you and by us. However, while a motor home covered under this Part is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity, the most we will pay is the required minimum limits.

PART 6. MEDICAL PAYMENTS

If you have paid the premium for this coverage, under this Part, we will pay reasonable expenses for necessary medical and funeral services incurred as a result of an accident.

We will pay for expenses resulting from bodily injuries to anyone **occupying your motor home** at the time of the accident. We will also pay for expenses resulting from bodily injuries to you or any **household member** if struck as a **pedestrian** by an auto or motor home or if **occupying** someone else's motor home at the time of the accident.

We will not pay for expenses resulting from injuries to:

1. Anyone injured while in a vehicle which is:
 - a. Parked and stabilizing jacks are in use; or
 - b. Located for use as a residence or premises. Types of use "as a residence or premises" to which this exclusion applies include, but are not limited to, use of a motor home for entertainment purposes, for camping purposes, as a living facility, or as a sleeping facility.
2. Anyone injured in the course of employment in selling, servicing, repairing or parking autos or motor homes if that person is entitled to workers' compensation benefits.
3. Anyone employed by you or your spouse who is injured in the course of employment. This exception does not apply to any domestic employee who is not entitled to any workers' compensation benefits.
4. Anyone injured while **occupying** a motor home without a reasonable belief that he or she had the consent of the owner to do so.
5. A **household member**, other than your spouse, while occupying or struck by an auto or motor home owned or regularly used by you or any **household member** other than a motor home for which the Coverage Selections Page shows a premium for this Part was paid.
6. You or your spouse, if a **household member**, while occupying or struck by an auto or motor home owned or regularly used by you or your spouse other than a motor home for which the Coverage Selections Page shows a premium for this Part was paid.

We will not pay for expenses incurred more than two years after the date of the accident. We will not pay under this Part for any expenses that are payable, or would have been payable except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy or motor home policy.

The most we will pay for any one person as a result of any one accident is shown on the Coverage Selections Page. This is the most we will pay as the result of a single accident no matter how many motor homes or premiums are shown on the Coverage Selections Page.

If someone covered under this Part is also entitled to Medical Payments coverage under another auto policy or motor home policy issued to you or any **household member**, we will pay only our proportionate share. If someone covered under this Part is using a motor home he or she does not own at the time of the accident, the owner's Medical Payments insurance must pay its limit before we pay. Then, we will pay up to the limit shown on your Coverage Selections Page for any expenses not covered by that insurance.

We will not pay benefits under this Part which duplicate payments made under the Medical Payments coverage of any other auto policy or motor home policy.

We must sell you limits of \$5,000 per person if you want to buy them. Higher limits may be purchased if agreed upon by you and us. However, while a motor home covered under this Part is being operated in a prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity, the most we will pay is the required minimum limits.

PART 7. COLLISION

If you have paid the premium for this coverage, under this Part, we will pay for any direct and accidental damage to **your motor home** caused by a **collision**. We will also pay for **collision** damage to other motor homes while being used by you or a **household member** with the consent of the owner. It does not matter who is at fault.

The following limits of coverage apply to collision claims:

1. Subject to paragraph 2 below, we will pay the cost to physically repair the motor home or any of its parts up to the actual cash value of the motor home or any of its parts at the time of the **collision**.
2. The most we will pay will be either the actual cash value of the motor home or the cost to physically repair the motor home, whichever is less.
3. If there is a total loss to **your motor home**, and the Coverage Selections Page shows that you have Total Loss Replacement/Purchase Price Coverage for that motor home, paragraph 2 above will not apply and instead the following will apply:
 - a. If **your motor home** is, at the time of loss, the current model year or the first through fourth preceding model year, the applicable limit of coverage will be:
 - (i) If you choose to replace **your motor home**, the cost, as determined by us, of a new motor home that:
 - (a) Has not previously had a title issued or recorded to any person or entity, other than a dealer or manufacturer; and
 - (b) Is, to the extent possible, the same make, class, size, and type, and which contains reasonably similar equipment to **your motor home**; or
 - (ii) If you choose not to replace **your motor home**, the purchase price shown on the Coverage Selections Page; or
 - b. When **your motor home** is, at the time of loss, the fifth preceding model year or older, the applicable limit of coverage will be the purchase price shown on the Coverage Selections Page.
4. If your Coverage Selections Page shows an Agreed Value for Collision coverage for **your motor home**, paragraphs 1-3 above will not apply to loss to that motor home. Instead, we will pay the cost to repair that motor home or any of its parts up to the Agreed Value shown on the Coverage Selections Page for that motor home. The most we will pay will be either the Agreed Value shown on the Coverage Selections Page for that motor home or the cost to physically repair that motor home, whichever is less.

We will, at our option, pay to repair the motor home, pay to repair or replace any of its parts, or declare the motor home a total loss. If the repair of a damaged part will impair the operational safety of the motor home we will pay to replace the part.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Coverage Selections Page.

If the Coverage Selections Page indicates a waiver of deductible for a particular motor home, the deductible amount shown on the Coverage Selections Page for this Part does not apply to that motor home if:

1. The motor home was legally parked when struck by another motor home or auto owned by an identified person.
2. The motor home was struck in the rear by another motor home or auto moving in the same direction and owned by an identified person.
3. The operator of the other motor home or auto was convicted of any of the following violations:
 - a. Operating under the influence of alcohol, marijuana, or a narcotic drug.
 - b. Driving the wrong way on a one-way street.
 - c. Operating at an excessive rate of speed.
 - d. Any similar violation of any similar law of another state in which the accident occurs.However, we will not pay if the operator of the motor home covered under this Part was also convicted of one of the above violations.
4. You are entitled to recover in court against an identified person for some reason other than those listed above.

We will not pay for damage to any motor home which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that motor home on the Coverage Selections Page. We will not pay if an accident occurs while a motor home covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

We will not pay for a **collision** loss for an accident which occurs while **your motor home** is being operated by a **household member** who is not listed as an operator on this policy. Payment is withheld when the **household member**, if listed, would require the payment of additional premium on this policy because:

1. The **household member** would be classified as an inexperienced operator, or
2. More points would be assigned under a merit rating plan.

You must notify us within 60 days after a person who will operate **your motor home** becomes a **household member**, if that person was not a **household member** on the effective date of your policy. In the same manner, you must notify us if a **household member**, who will operate **your motor home**, becomes a licensed operator.

If we pay for the total loss of **your motor home**, we will suspend the Collision Coverage for that motor home until it passes a Motor Vehicle Inspection Test.

Motor home trailers are not covered under this Part unless coverage for such trailers is specifically shown on the Coverage Selections Page. An additional premium will be charged for insuring a **motor home trailer**.

If a motor home covered under this Part is not owned by you at the time of the accident, the owner's insurance for that motor home must pay its limit before we pay. Then, we will pay, up to the limit of coverage shown on your Coverage Selections Page, for any damage not covered by that insurance less the deductible amount you selected.

PART 8. LIMITED COLLISION

If you have paid the premium for this coverage, under this Part, we will pay in some situations for direct and accidental damage to **your motor home** caused by a **collision**. We will also pay in these

situations for damage to other motor homes while being used by you or a **household member** with the consent of the owner.

Subject to the next sentence, we will pay the cost to physically repair the motor home or any of its parts up to the actual cash value of the motor home or any of its parts at the time of the **collision**. The most we will pay will be either the actual cash value of the motor home or the cost to physically repair the motor home, whichever is less. We will, at our option, pay to repair the motor home, pay to repair or replace any of its parts, or declare the motor home a total loss. If the repair of a damaged part will impair the operational safety of the motor home we will pay to replace the part.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Coverage Selections Page.

We will not pay for damage to any motor home which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that motor home on the Coverage Selections Page. We will not pay if an accident occurs while a motor home covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

We will not pay for a loss for an accident which occurs while **your motor home** is being operated by a **household member** who is not listed as an operator on this policy. Payment is withheld when the **household member**, if listed, would require the payment of additional premium on this policy because:

1. The **household member** would be classified as an inexperienced operator, or
2. More points would be assigned under a merit rating plan.

You must notify us within 60 days after a person who will operate **your motor home** becomes a **household member** if that person was not a **household member** on the effective date of your policy. In the same manner, you must notify us if a **household member**, who will operate **your motor home**, becomes a licensed operator.

The protection under this Part is not as broad as under Collision coverage but the premium is considerably less.

We only pay under this Part for accidents involving multiple autos or motor homes in which the driver of the motor home we are covering was no more than 50% at fault. We will not pay if the owner of the other motor home or auto cannot be identified. After a claim under this Part we are required to determine whether the driver of the motor home we are covering was more than 50% at fault. We will notify you of our determination.

As long as the driver of the motor home covered under this Part was not more than 50% at fault, his or her percentage of fault will not affect the amount of our payment.

We will consider the driver of the motor home covered under this Part to be no more than 50% at fault if:

1. That motor home was legally parked when struck by another motor home or auto.
2. That motor home was struck in the rear by another motor home or auto moving in the same direction.
3. The operator of the other motor home or auto was convicted of certain violations listed in Massachusetts law or any similar law of another state in which the accident occurs. However, we

will not pay if the operator of the motor home covered under this Part was also convicted of one of the same violations.

4. That driver is entitled to recover in court against an identified person for some reason other than those listed above.

If we pay for the total loss of **your motor home**, we will suspend the Limited Collision Coverage for that motor home until it passes a Motor Vehicle Inspection Test.

Motor home trailers are not covered under this Part unless coverage for such trailers is specifically shown on the Coverage Selections Page. An additional premium will be charged for insuring a **motor home trailer**.

If a motor home covered under this Part is not owned by you at the time of the accident, the owner's insurance for that motor home must pay its limit before we pay. Then, we will pay, up to the limit of coverage shown on your Coverage Selections Page, for any damage not covered by that insurance less the deductible amount you selected.

PART 9. COMPREHENSIVE

If you have paid the premium for this coverage, under this Part, we will pay for direct and accidental damage to or loss of **your motor home** other than damage caused by **collision**. We will also pay for such damage or loss to other motor homes while being used by you or a **household member** with the consent of the owner.

The following limits of coverage apply to comprehensive claims:

1. Subject to paragraph 2 below, we will pay the cost to physically repair the motor home or any of its parts up to the actual cash value of the motor home or any of its parts at the time of loss.
2. The most we will pay will be either the actual cash value of the motor home or the cost to physically repair the motor home, whichever is less.
3. If there is a total loss to **your motor home**, and the Coverage Selections Page shows that you have Total Loss Replacement/Purchase Price coverage for that motor home, paragraph 2 above will not apply and instead the following will apply:
 - a. If **your motor home** is, at the time of loss, the current model year, or the first through fourth preceding model year, the applicable limits of coverage will be:
 - (i) If you choose to replace **your motor home**, the cost, as determined by us, of a new motor home that:
 - (a) Has not previously had a title issued or recorded to any person or entity, other than a dealer or manufacturer; and
 - (b) Is, to the extent possible, the same make, class, size, and type and which contains reasonably similar equipment to **your motor home**; or
 - (ii) If you choose not to replace **your motor home**, the purchase price shown on the Coverage Selections Page; or
 - b. When **your motor home** is, at the time of loss, the fifth preceding model year or older, the applicable limit of coverage will be the purchase price shown on the Coverage Selections Page.
4. If your Coverage Selections Page shows that you have an Agreed Value for Comprehensive coverage for **your motor home**, paragraphs 1-3 above will not apply. Instead, we will pay the cost to repair that motor home or any of its parts up to the Agreed Value shown on the Coverage Selections Page for that motor home. The most we will pay will be either the Agreed Value shown on the Coverage Selections Page for that motor home or the cost to physically repair the motor home, whichever is less.

We will, at our option, pay to repair the motor home, pay to repair or replace any of its parts, or declare the motor home a total loss. If the repair of a damaged part will impair the operational safety of the motor home we will pay to replace the part.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Coverage Selections Page. Your deductible does not apply to glass breakage. However, if you selected a glass deductible for **your motor home**, we will subtract the glass deductible you selected, unless the glass is repaired and not replaced. If you have glass breakage and other damage to **your motor home** that is covered by this Part, only the deductible you selected for this Part will apply, and the glass deductible will not apply.

We will not pay for such damage or loss to any motor home which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that motor home on the Coverage Selections Page. We will not pay if an accident occurs while a motor home covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity. This Part is not a substitute for Collision (Part 7) or Limited Collision (Part 8).

We consider glass breakage when not involving other collision loss, and the following types of losses to be Comprehensive and not Collision losses: losses caused by vandalism, fire and theft, missiles, falling objects, larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief, riot or contact with a bird or animal.

If **your motor home** is stolen, you must report the theft to us and the police.

If **your motor home** is found after being stolen, we will pay the cost of transporting it to your last address shown on the Coverage Selections Page. However, our total payment for transporting the motor home and for repairs will not be more than the actual cash value of the motor home.

If **your motor home** is damaged by fire, you must report the loss to us and the fire department.

Massachusetts law requires that if we pay for the total loss of **your motor home** as a result of a fire or theft, we may suspend coverage for a fire or theft loss under this Part for any replacement motor home unless it is made reasonably available for our inspection within two Registry of Motor Vehicles business days following the day you acquired it. We may also raise your deductible unless you install an approved anti-theft device in the replacement motor home.

Motor home trailers are not covered under this Part unless coverage for such trailers is specifically shown on the Coverage Selections Page. An additional premium will be charged for insuring a **motor home trailer**.

If a motor home covered under this Part is not owned by you at the time of the accident, the owner's insurance for that motor home must pay its limit before we pay. Then, we will pay, up to the limit of coverage shown on your Coverage Selections Page, for any damage or loss not covered by that insurance less the deductible amount you selected.

PART 10. EMERGENCY EXPENSE COVERAGE

If this coverage is shown on the Coverage Selections Page, and a loss covered under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) occurs which:

1. Renders inoperable **your motor home** or another motor home while being used by you or a **household member** with the consent of the owner;
 2. Requires **your motor home** to be repaired; or
 3. Is one in which **your motor home** is stolen;
- and such loss occurs more than 50 miles from your residence shown on the **Coverage Selections Page** or you have the Full Timer's Package, then, subject to the applicable limits of liability for Emergency Expense Coverage, we will reimburse your reasonable expenses incurred for:
1. Temporary living facilities;
 2. Transportation back to your residence;
 3. The cost of returning the motor home to your residence if we have not declared such motor home a total loss; and
 4. Rental charges if you rent an auto or motor home from a rental agency or vehicle repair shop while **your motor home** is being repaired.

You must provide us written proof of your expenses.

We will only pay for the above reasonable expenses incurred by you beginning on the date of loss, and ending:

1. When the motor home has been repaired or replaced; or
2. In the case of theft, when the motor home has been recovered and repaired, replaced, or loss settlement has been reimbursed.

This coverage applies only if you have purchased both Comprehensive (Part 9) and Collision (Part 7) or both Comprehensive (Part 9) and Limited Collision (Part 8) and the loss is covered under one of those coverages.

This coverage does not apply to a loss involving **your motor home** unless you purchased both Comprehensive (Part 9) and Collision (Part 7) or both Comprehensive (Part 9) and Limited Collision (Part 8) for that motor home.

We will not pay for any loss involving any motor home which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that motor home on the Coverage Selections Page.

PART 11. ROADSIDE ASSISTANCE

If you have paid the premium for this coverage, under this part, we will pay for **our** authorized service representative to provide the following services when necessary due to a **covered emergency**:

1. Towing of a **covered disabled vehicle** to the nearest qualified repair facility; and
2. Labor on a **covered disabled vehicle** at the place of disablement.

When used in this Part, "**covered disabled vehicle**" appears in bold and means:

- a. **Your motor home** that sustains a **covered emergency**, if this coverage has been purchased for that motor home;
- b. Any trailer or motor vehicle under one-ton load capacity that sustains a **covered emergency** while being towed by **your motor home**, if this coverage has been purchased for that motor home; or
- c. Any motor vehicle under one-ton load capacity that is customarily towed by **your motor home**, if this coverage has been purchased for that motor home, and that sustains a **covered emergency** while such motor home is parked and being used as your residence.

When used in this Part, “**covered emergency**” appears in bold and means a disablement that is a result of:

- a. Mechanical or electrical breakdown;
- b. Battery failure;
- c. Insufficient supply of fuel, oil, water, or other fluid;
- d. Flat tire;
- e. Lock-out; or
- f. Entrapment in snow, mud, water or sand, within 100 feet of a road or highway.

If a **covered disabled vehicle** is towed to any place other than the nearest qualified repair facility, you will be responsible for any additional charges incurred.

Coverage under this Part will not apply to:

1. The cost of purchasing parts, fluid, lubricants, fuel or replacement keys, or the labor to make replacement keys;
2. Installation of products or materials not related to the disablement;
3. Labor not related to the disablement;
4. Labor on a **covered disabled vehicle** for any time period in excess of 60 minutes per disablement;
5. Towing or storage related to impoundment, abandonment, illegal parking, or other violations of law;
6. Assistance with jacks, levelers, airbags, or awnings;
7. Towing from a service station, garage, or repair shop;
8. Labor or repair work performed at a service station, garage, or repair shop;
9. Vehicle storage charges;
10. A second service call or tow for a single disablement;
11. Disablement that occurs on roads not regularly maintained, sand beaches, open fields, or areas designated as not passable due to construction, weather, or earth movement;
12. Mounting or removing of snow tires or chains;
13. Tire repair;
14. Repeated service calls for a **covered disabled vehicle** in need of routine maintenance or repair; or
15. Disablement that results from an intentional or willful act or action by you, a **household member**, or the operator of a **covered disabled vehicle**.

When service is rendered by a provider in the business of providing roadside assistance and towing services, other than one of our authorized service representatives, we will pay only reasonable charges, as determined by us, for:

1. Towing of a **covered disabled vehicle** to the nearest qualified repair facility; and
 2. Labor on a **covered disabled vehicle** at the place of disablement;
- which is necessary due to a **covered emergency**.

If any other collectible insurance or towing protection coverage applies to service rendered by an unauthorized service provider, that insurance or towing protection coverage must pay its limit before we pay.

PART 12. BODILY INJURY CAUSED BY AN UNDERINSURED MOTOR VEHICLE

Sometimes an owner or operator of an auto or motor home legally responsible for an accident is underinsured. If you have paid the premium for this coverage, under this Part, we will pay damages for bodily injury to people injured or killed as a result of certain accidents caused by someone who does not have enough insurance.

We will only pay if the injured person is legally entitled to recover from the owners or the operators of all underinsured autos or motor homes. Such injured person has a claim under this Part when the limits for bodily injury liability insurance covering the owners and operators of the legally responsible autos or motor homes are:

1. Less than the limits shown for this Part on your Coverage Selections Page; and
2. Not sufficient to pay for the damages sustained by the injured person.

We will pay damages to or for:

1. You, while **occupying your motor home**, while **occupying** an auto or motor home you do not own, or if injured as a **pedestrian**.
2. Any **household member**, while **occupying your motor home**, while **occupying** an auto or motor home not owned by you, or if injured as a **pedestrian**. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share. We will not pay damages to or for any **household member** who has a Massachusetts policy of his or her own or who is covered by a Massachusetts policy of another **household member** providing underinsured auto or motor home insurance with higher limits.
3. Anyone else while **occupying your motor home**. We will not pay damages to or for anyone else who has a Massachusetts policy of his or her own, or who is covered by a Massachusetts policy of another **household member**, providing underinsured auto coverage or underinsured motor home coverage.
4. Anyone else for damages he or she is entitled to recover because of injury to a person covered under this Part.

If you are injured while **occupying your motor home** and you have two or more motor homes insured with us with different limits, we will only pay up to the limits shown on your Coverage Selections Page for the motor home you are **occupying** when injured.

If you are injured as a **pedestrian** or while **occupying** an auto or motor home you do not own and have two or more Massachusetts auto policies or motor home policies which provide coverage at different limits, the policy with the higher limits will pay. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share.

We will not pay to or for:

1. You, while **occupying** an auto or motor home you own unless that vehicle is a motor home and a premium charge is shown for that motor home on your Coverage Selections Page.
2. Anyone injured while **occupying your motor home** while it is being used as a public or livery conveyance. This does not apply to the use of **your motor home** in a share-the-expense transportation pool arrangement or in an expense reimbursement program either as a volunteer or at work.
3. Anyone injured while using an auto or motor home without the consent of the owner.
4. Anyone injured while an auto or motor home is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.
5. Any **household member** if struck by, or while **occupying** an auto or motor home owned by that **household member** which does not have Massachusetts compulsory insurance.

We will reduce the damages an injured person is entitled to recover by:

1. The total amount collected from the bodily injury liability insurance covering the legally responsible owners and operators of all insured autos and motor homes.
2. The amount recovered from any legally responsible person provided the injured person is fully compensated for his or her damages for bodily injury.

3. The amount paid under a workers' compensation law or similar law.
4. Any expenses that are payable or would have been payable, except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy or motor home policy.

If only one person sustains bodily injury, we will pay any unpaid damages up to the difference between (a) the total amount collected from the bodily injury liability insurance covering the legally responsible owners and operators of all insured autos and motor homes and (b) the "per person" limit shown for this Part on your Coverage Selections Page. This is the most we will pay for injuries to one or more persons as the result of bodily injury to any one person in any one accident.

Subject to the "per person" limit, if two or more people sustain bodily injury and are entitled to coverage under this Part, we will pay any unpaid damages up to the difference between the bodily injury liability insurance "per accident" limit covering the legally responsible owners and operators and the "per accident" limit shown for this Part on your Coverage Selections Page. This is the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident.

The determination as to whether an injured person is legally entitled to recover damages from the legally responsible owner or operator will be by agreement between us and the injured person. The amount of damages, if any, will be determined in the same way. Arbitration will be used if no agreement can be reached. However, in no event may a demand for arbitration constitute first notice of claim. We must be given sufficient notice of claim to conduct a reasonable investigation and attempt settlement before arbitration can be filed.

If an injured person settles a claim as a result of an accident covered under this Part, we will pay that person only if the claim was settled with our consent. We will not be bound under this Part by any judgment resulting from a lawsuit brought without our written consent. We will not, however, unreasonably withhold our consent.

The limits of two or more autos, motor homes, or policies shall not be added together, combined or stacked, to determine the limits of coverage available to anyone covered under this Part, regardless of the number of autos or motor homes involved, persons covered, claims made, or premiums shown on the Coverage Selections Page.

We will not make payments under this Part which duplicate payments under the underinsured auto insurance or underinsured motor home insurance of any other auto policy or motor home policy.

This Part will not benefit any insurer or self-insurer under a workers' compensation law or any similar law.

PART 13. DISAPPEARING DEDUCTIBLE

If Disappearing Deductibles is shown on the Coverage Selections Page, then the following is added to Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9):

If, during any policy period, you do not have a loss under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) for which we have paid any amount, then:

1. Any deductible for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) shall be reduced for the following policy period by 25%; and

2. No deductible for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) will apply for the fifth policy period and thereafter if you do not have any losses during the previous four consecutive policy periods.

If you have a loss at any time for which we make a payment under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9), then the most recent elected deductible will be restored for the subsequent policy period. Thereafter, the deductible may again be reduced if the conditions set forth above are satisfied.

Reductions and increases in the deductible under this provision shall apply to all **your motor homes**.

This coverage applies only if you have purchased both Comprehensive Coverage and Collision Coverage or both Comprehensive Coverage and Limited Collision Coverage for all **your motor homes**.

PART 14. PET INJURY COVERAGE

If you have purchased both Collision (Part 7) and Comprehensive (Part 9) or both Limited Collision (Part 8) and Comprehensive (Part 9) for at least one of **your motor homes** and **your pet** sustains injury or death as a result of loss under one of those coverages that you purchased, and the loss involves a motor home for which this policy provides coverage, we will pay up to \$500 for:

1. Reasonable and customary costs incurred by you or a **household member** for veterinary fees arising from such Collision, Limited Collision or Comprehensive loss; or
2. **Your pet's replacement cost** if **your pet** dies as a result of the Collision, Limited Collision, or Comprehensive loss.

This Part applies:

1. Only if **your pet** is inside the motor home at the time of the loss; and
2. Only if the loss to the motor home carrying **your pet** is covered under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9).

This Part does not apply to any loss involving a motor home which you or any **household member** owns or uses regularly, unless a premium for this Part is shown for that motor home on the Coverage Selections Page.

The most we will pay for all damages under this Part with respect to any one loss is a total of \$500 regardless of the number of dogs or cats that are injured or die in that loss. The following additional provisions also apply:

- a. If **your pet** is injured as a result of a covered accident, we will pay for all necessary medications and procedures prescribed by **your pet's** veterinarian for treatment of such covered injury.
- b. If **your pet** dies as a result of a covered accident, we will pay **your pet's replacement cost** whether **your pet** is actually replaced or not.
- c. No deductible shall apply to this Part.

When used in this Part, "**your pet**" means any dog or cat owned by you or a **household member**.

When used in this part, "**your pet's replacement cost**" means the cost to replace the deceased dog or cat with one of like kind and quality. It does not include any amounts for veterinary bills, training, or any other amounts other than the cost to replace the pet itself.

PART 15. FIRE DEPARTMENT SERVICE COVERAGE

If you have purchased Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) for **your motor home**, we will pay up to an additional \$1,000 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect that motor home.

PART 16. MEXICO COVERAGE

If you have purchased Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9), the policy territory described in “Section 1. Where You Are Covered” in the “General Provisions and Exclusions” portion of the policy is extended for whichever of Parts 7, 8, and 9 you purchased to include damage or loss to **your motor home** that occurs in Mexico or while **your motor home** is being transported between Mexican ports, subject to the additional following conditions and restrictions:

1. This Mexico Coverage does not apply if liability insurance from a licensed Mexican insurance company is not in force at the time of loss;
2. We will only pay for repairs performed in the United States; and
3. We will not pay for repairs performed in Mexico.

If **your motor home** cannot be driven as a result of damage or loss that occurs in Mexico, we will pay the cost of necessary towing and labor to return **your motor home** to the nearest point in the United States where repairs can be made.

MEXICO COVERAGE WARNING: MOTOR VEHICLE ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, MOTOR VEHICLE ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER. THE MEXICO COVERAGE PROVIDED UNDER THIS POLICY DOES NOT MEET MEXICAN MOTOR VEHICLE INSURANCE REQUIREMENTS. YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR MEXICO COVERAGE UNDER THIS POLICY TO APPLY.

PART 17. PERSONAL EFFECTS COVERAGE

Personal Effects Coverage includes each of the coverages described in this Part for which you have paid the applicable premium.

INSURING AGREEMENT - REPLACEMENT COST PERSONAL EFFECTS COVERAGE

If you have paid the premium for this coverage, we will pay for a **covered loss** to unscheduled **personal effects** and **non-owned personal effects** which occurs while those items are located:

1. Inside **your motor home**; or
2. On the parcel of real property that is:
 - a. Owned by you or reserved for your exclusive use; and
 - b. Occupied by **your motor home**.

INSURING AGREEMENT – SCHEDULED PERSONAL EFFECTS COVERAGE

If you have paid the premium for this coverage, we will pay for a **covered loss** to **scheduled personal effects** which occurs while those items are:

1. Inside **your motor home**;
2. On the parcel of real property that is:
 - a. Owned by you or reserved for your exclusive use; and
 - b. Occupied by **your motor home**;
3. Inside a secured storage location; or
4. In any other location within the policy territory specified in “Section 1. Where You Are Covered” of the “General Provisions and Exclusions” below if no homeowners, tenants, renters, condominium, unit-owners, cooperative, recreational, or other insurance applies to cover such items of **scheduled personal effects**.

INSURING AGREEMENT – FULL TIMER’S SECURED STORAGE PERSONAL EFFECTS COVERAGE

If you have paid the premium for this coverage, we will pay for a **covered loss** to unscheduled **personal effects** inside a **secured storage location**.

ADDITIONAL DEFINITIONS

When used in this Part, the following terms appear in bold and have the meanings set forth below:

1. “**Covered loss**” means a loss caused by one or more of the perils listed under the Covered Loss provision of this Part.
2. “**Non-owned personal effects**” means any personal property not owned by you or a **household member**, which is lawfully in the possession of you or a **household member**, other than:
 - a. Self-propelled vehicles or watercraft;
 - b. Deeds, documents, records, bills, money, coin collections, stamp collections, negotiable instruments, notes, securities, or other evidence of debt;
 - c. Any property used in a business;
 - d. Any property held for rental to others by you or a **household member**;
 - e. Any property located within the insured person's permanent or primary residence other than **your motor home**;
 - f. Any property of your employees; and
 - g. Animals (including birds and fish).
3. “**Personal effects**” means any personal property owned by you or a **household member** other than:
 - a. Watercraft, golf carts or other self-propelled vehicles, except electric wheelchairs or other self-propelled vehicles that are:
 - (i) Designed for assisting the physically impaired;
 - (ii) Designed to operate off of the public roads; and
 - (iii) Not subject to motor vehicle registration;
 - b. Deeds, documents, records, bills, money (other than coin collections), negotiable instruments, notes, securities, or other evidence of debt;
 - c. Any property used in a business;
 - d. Any property held for rental to others by you or a **household member**;
 - e. Any property located within the insured person's permanent or primary residence other than **your motor home**; and
 - f. Animals (including birds and fish).
4. “**Scheduled personal effects**” means any **personal effects** which have been listed with a declared value on the personal effects schedule contained in our records.
5. “**Secured storage location**” means a segregated portion of a building used in a commercial storage business where access to **your personal effects** is restricted to you or your designated representative by a locked:
 - a. Door;

- b. Cage; or
- c. Wall.

COVERED LOSS

A **covered loss** under this Part is a loss caused by one or more of the following perils:

1. Fire or lightning;
2. Explosion, smoke, or charring;
3. Windstorm, hail, earthquake, earth movement, volcanic explosion, lava flow, landslide, flood, rain, snow, sand, sleet or dust. However, this does not include loss to items in **your motor home** or **secured storage location** caused by rain, snow, sand, sleet or dust unless **your motor home** or the **secured storage location** is first damaged by a direct, accidental force, creating an opening through which the rain, snow, sand, sleet or dust enters;
4. Riot or civil commotion;
5. Vandalism, but not when caused by, or at the direction of, you or a **household member**;
6. Aircraft or missiles;
7. Objects falling on:
 - a. **Your motor home**;
 - b. **Unscheduled personal effects, scheduled personal effects** or **non-owned personal effects**, if not in **your motor home**, but located on the parcel of real property that is:
 - (i) Owned by you or reserved for your exclusive use; and
 - (ii) Occupied by **your motor home**; or
 - c. The secured storage location;
8. Sudden impact caused by an animal;
9. Any loss to **unscheduled personal effects, scheduled personal effects** or **non-owned personal effects** if caused by a loss to **your motor home** for which Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) is provided. This peril does not apply to Full Timer's Secured Storage Personal Effects Coverage; or
10. Theft of:
 - a. **Unscheduled personal effects, scheduled personal effects** or **non-owned personal effects** from:
 - (i) Inside:
 - (a) **Your motor home**;
 - (b) A trailer used with **your motor home** while located on the parcel of real property owned by you, or reserved for your exclusive use, that is occupied by **your motor home**; or
 - (c) An enclosed structure owned by you, or reserved for your exclusive use, that is located on the parcel of real property occupied by **your motor home**; if the theft is supported by evidence of forcible entry; or
 - (ii) Anywhere else on the parcel of real property owned by you, or reserved for your exclusive use, that is occupied by **your motor home**;
 - b. **Unscheduled personal effects** or **scheduled personal effects** from a **secured storage location** if the theft is supported by evidence of forcible entry; and
 - c. **Scheduled personal effects** from any other location within the policy territory specified in "Section 1. Where You Are Covered" of the "General Provisions and Exclusions" below if no homeowners, tenants, renters, condominium, unit-owners, cooperative, recreational, or other insurance applies to cover such items of **scheduled personal effects**.

Loss caused by theft must be reported to the police or civil authority within 24 hours or as soon as practicable after the loss.

EXCLUSIONS

Coverage under this Part will not apply for loss:

1. Caused by insects, birds or other animals, including rodents and other types of vermin, while **your motor home** is unoccupied and has been so for more than two weeks. This exclusion does not apply to impact losses;
2. For diminution of value;
3. That is confined to scorching, marring, scratching or breakage that is not a result of a **covered loss**;
4. Due to theft of any of the following items while not in **your motor home**, a trailer, or an enclosed structure owned by you or reserved for your exclusive use that is located on the parcel of real property occupied by **your motor home**:
 - a. Travel tickets, passports, and manuscripts;
 - b. Coin collections and equipment, and stamp collections and collecting supplies;
 - c. All cameras and equipment used with cameras;
 - d. Any jewelry, art, heirlooms, antiques, furs (including any article containing fur which represents its principal value), fine china and crystal;
 - e. Personal computers, monitors, printers, word processors and data media used for personal purposes;
 - f. Devices or instruments for the transmitting, recording, receiving or reproduction of sound or pictures that are not permanently installed in **your motor home**, including accessories and antennas, tapes, wires, records, discs or other media for use with any such device or instrument; or
 - g. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware (including, but not limited to, flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter).

However, this exclusion does not apply if you have paid the premium for:

- a. Scheduled Personal Effects Coverage, and the items are **scheduled personal effects** which:
 - (i) Are stolen from a **secured storage location** and the theft is supported by evidence of forcible entry; or
 - (ii) Are stolen from any other location within the policy territory specified in "Section 1. Where You Are Covered" of the "General Provisions and Exclusions" below and no homeowners, tenants, renters, condominium, unit-owners, cooperative, recreational, or other insurance applies to cover such items of **scheduled personal effects**; or
 - b. Full Timer's Secured Storage Personal Effects Coverage, and such items are stolen from a **secured storage location** and the theft is supported by evidence of forcible entry;
5. Caused by an intentional act committed by or at the direction of you or a **household member**;
 6. Sustained while **your motor home** is being used:
 - a. To carry persons or property for compensation or a fee; or
 - b. For retail or wholesale delivery, including, but not limited to, the pickup, transport, or delivery of magazines, newspapers, mail, or food.

This exclusion does not apply:

- a. To a share-the-expense transportation pool arrangement; or
 - b. When a driver hired by you and listed in our records as a regular driver of **your motor home** is operating that motor home to transport you or a **household member**;
7. Arising out of or related to a business;
 8. Resulting in, arising out of, or related to any of the following:
 - a. Consequential damages;
 - b. The cost of recreating any records or documentation; or
 - c. Business interruption;
 9. That is due and confined to:

- a. Wear and tear;
- b. Prior loss or damage;
- c. Manufacturing defects;
- d. Improper or lack of routine maintenance, or failure to perform maintenance as prescribed by the manufacturer;
- e. Contamination, pollutants, odors, sewage, or waste;
- f. Freezing;
- g. Gradual accumulation of snow or ice;
- h. Scorching, marring, scratching, or breakage of property. This exclusion does not apply to scorching, marring, scratching or breakage caused by malicious mischief, vandalism, riot, civil commotion, fire, lightning, or other **covered loss**; or
- i. Mechanical or electrical breakdown or failure.

This exclusion does not apply if the loss results from theft;

10. Caused directly or indirectly by any of the following:

- a. Water leakage or seepage unless caused by any other loss covered under this Part;
- b. Wet or dry rot;
- c. Rust or corrosion;
- d. Dampness of atmosphere or extremes of temperature; or
- e. Deterioration.

This exclusion does not apply to sudden and immediate damage caused by the failure or breakage of a hot water heater, fresh water or wastewater plumbing system, dishwasher, refrigerator, washing machine, or similar appliance;

11. Caused directly or indirectly by mold, mildew or fungus, including any type or form of:

- a. Decomposing or disintegrating organic material or microorganism;
- b. Organic surface growth on moist, damp or decaying matter;
- c. Yeast or spore-bearing plant-like organism; or
- d. Spores, scents, toxins, bacteria, viruses, or any other by-products produced or released by any mold, mildew, fungus, or other microbes.

This exclusion does not apply to loss caused by mold, mildew or fungus if such loss is caused by any other loss covered under this Part;

12. Due to destruction or confiscation by any governmental or civil authority of **your motor home** because you or any **household member** engaged in illegal activities;

13. To any anti-sway, tow or torsion bars, tow hitches, tow dollies, or other towing devices, that are covered under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9);

14. To **scheduled personal effects** while located in your permanent or primary residence, other than **your motor home**, if any other insurance applies to the loss;

15. To personal property, other than **scheduled personal effects**, while located in your permanent or primary residence, other than **your motor home**;

16. Caused directly or indirectly by:

- a. War (declared or undeclared) or civil war;
- b. Warlike action by any military force of any government, sovereign or other authority using military personnel or agents. This includes any action taken to hinder or defend against an actual or expected attack; or
- c. Insurrection, rebellion, revolution, usurped power, or any action taken by a governmental authority to hinder or defend against any of these acts;

17. Caused directly or indirectly by:

- a. Any accidental or intentional discharge, dispersal or release of radioactive, nuclear, pathogenic, or poisonous biological material; or
- b. Any intentional discharge, dispersal or release of chemical or hazardous material for any purpose other than its safe and useful purpose; or

18. Caused by, or reasonably expected to result from, a criminal act or omission of you, a **household member**, or the owner of a non-owned vehicle. This exclusion applies regardless of whether you, the **household member**, or the owner of the non-owned vehicle is actually charged with, or convicted of, a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations.

LIMITS OF COVERAGE

1. Payments for loss covered under this Part are subject to a \$100 deductible that shall apply to each loss. However, no deductible shall apply under this Part if you have incurred a deductible under Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) in the same loss.
2. The aggregate limit of coverage for loss to unscheduled **personal effects** will be the lowest of:
 - a. The amount shown on the Coverage Selections Page for:
 - (i) Replacement Cost Personal Effects Coverage; or
 - (ii) Full Timer's Secured Storage Personal Effects Coverage;whichever is applicable;
 - b. The cost of repairing the item or items;
 - c. The cost of replacing the item or items;
 - d. If the loss to unscheduled **personal effects** occurs outside **your motor home**, 25% of the limit of coverage shown on the Coverage Selections Page for Replacement Cost Personal Effects Coverage;
 - e. \$500 per item; or
 - f. The applicable group limit set forth below.
3. Subject to the aggregate limit of coverage shown on the Coverage Selections Page for Replacement Cost Personal Effects Coverage or Full Timer's Secured Storage Personal Effects Coverage, whichever is applicable, we will pay no more than \$1,000 for loss to any group of unscheduled **personal effects** from the following groups:
 - a. Travel tickets, passports, and manuscripts;
 - b. Coin collections and equipment, and stamp collections and collecting supplies;
 - c. Trading cards, sports memorabilia, comic books, and other collectibles;
 - d. All cameras and equipment used with cameras;
 - e. Jewelry, watches, gems, precious and semiprecious stones, art, heirlooms, antiques, and furs (including any article containing fur which represents its principal value); or
 - f. Non-motorized recreational equipment, firearms, firearm-related equipment, ammunition, and fishing, golf and skiing equipment.
4. Subject to the aggregate limit of coverage shown on the Coverage Selections Page for Replacement Cost Personal Effects Coverage or Full Timer's Secured Storage Personal Effects Coverage, whichever is applicable, we will pay no more than \$3,000 for loss to any group of unscheduled **personal effects** from the following groups:
 - a. Electronic data processing system equipment, including, but not limited to, personal computers, monitors, printers, word processors, data media used for personal purposes, and the recording or storage media used with that equipment;
 - b. Devices or instruments for the transmitting, recording, receiving or reproduction of sound or pictures that are not permanently installed in **your motor home**, including accessories and antennas, tapes, wires, records, discs or other media for use with any such device or instrument;
 - c. Silverware, silver-plated ware, goldware, gold-plated ware, fine china, crystal, and pewterware (including, but not limited to, flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter);
 - d. Tools; or

- e. If Full Timer's Secured Storage Personal Effects Coverage applies, we will pay no more than \$3,000 for loss to any group of unscheduled **personal effects** from the additional following groups:
 - (i) Household furnishings, including furniture, lamps, paintings and rugs;
 - (ii) Appliances and other equipment used at, and in the normal maintenance of, a residence; or
 - (iii) Lawn and garden equipment.
- 5. Subject to the limit of coverage shown on the Coverage Selections Page for Replacement Cost Personal Effects Coverage, for loss to **non-owned personal effects**, we will pay the lowest of:
 - a. The aggregate of \$500 per loss to **non-owned personal effects**;
 - b. The cost of repairing the item or items;
 - c. The cost of replacing the item or items; or
 - d. If the loss occurs outside **your motor home** to **non-owned personal effects**, 25% of the limit of coverage shown on the Coverage Selections Page for Replacement Cost Personal Effects Coverage.
- 6. Subject to the limit of coverage shown on the Coverage Selections Page for Scheduled Personal Effects Coverage, for loss to **scheduled personal effects**, we will pay the lowest of:
 - a. The cost of repairing the item or items;
 - b. The cost of replacing the item or items; or
 - c. The declared value for the item or items of **scheduled personal effects**.

The declared value of all **scheduled personal effects** must be supported by an appraisal for each item. Loss to an item of **scheduled personal effects** that does not have an appraisal will be treated as a loss to unscheduled **personal effects**.
- 7. Subject to all other applicable Limits of Coverage, our limit of coverage for loss to part of a pair or set, series of objects, pieces or panels is the lowest of:
 - a. The cost to repair or replace the part that restores the set to its appearance and function before the loss;
 - b. The difference between the actual cash value of the set before the loss and after the loss; or
 - c. The cost of a substitute portion that reasonably matches the rest of the set.

We have no obligation to replace the entire set if only a portion is lost or damaged.
- 8. Payments for loss under Replacement Cost Personal Effects Coverage and Scheduled Personal Effects Coverage will be excess over any loss paid or payable under Full Timer's Shed Contents Coverage in Part 18.

OTHER INSURANCE

If other sources of recovery also cover the loss, we will pay only our proportionate share. Any insurance we provide under this Part will be:

- 1. Primary over any coverage provided by homeowners, tenants, renters, condominium, unit-owners, cooperative, recreational, or other insurance; and
- 2. Excess over any other collectible source of recovery.

PAYMENT OF LOSS

We will, at our option, pay to repair the damaged or stolen property, pay to repair or replace any of the damaged or stolen property's parts, or declare the damaged or stolen property a total loss.

We may settle any loss with you or the owner or lienholder of the property. We may make payment for a partial loss covered under this Part directly to the repair facility with your consent.

APPRAISAL

If we cannot agree with you on the amount of a loss, then we or you may demand an appraisal of the loss. Within 30 days of any demand for an appraisal, each party shall appoint a competent appraiser and shall notify the other party of that appraiser's identity. The appraisers will determine the amount of loss. If they fail to agree, the disagreement will be submitted to a qualified umpire chosen by the appraisers. If the two appraisers are unable to agree upon an umpire within 15 days, we or you may request that a judge of a court of record, in the county where you reside, select an umpire. The appraisers and umpire will determine the amount of loss. The amount of loss agreed to by both appraisers, or by one appraiser and the umpire, will be binding. You will pay your appraiser's fees and expenses. We will pay our appraiser's fees and expenses. All other expenses of the appraisal, including payment of the umpire if one is selected, will be shared equally between us and you. Neither we nor you waive any rights under this policy by agreeing to an appraisal.

PART 18. FULL TIMER'S PACKAGE

Full Timer's Package includes each of the coverages described in this Part for which you have paid the applicable premium.

INSURING AGREEMENT - FULL TIMER'S PACKAGE

If you have paid the premium for this package, we will provide Full Timer's Personal Liability Coverage, Full Timer's Medical Payments Coverage, Full Timer's Loss Assessment Coverage, and Full Timer's Shed Contents Coverage.

INSURING AGREEMENT - FULL TIMER'S PERSONAL LIABILITY COVERAGE

If you have paid the premium for this coverage, we will pay damages for bodily injury or property damage for which an **insured person** becomes legally responsible because of an accident or **occurrence**.

Damages include prejudgment interest awarded against an **insured person**.

Unless paid pursuant to another coverage provided in this policy, we will pay, in addition to our limits of liability:

1. All expenses that we incur in the settlement of any claim or defense of any lawsuit;
2. Interest that accrues after judgment is entered in any suit we defend. We will not pay interest that accrues after we have offered to pay up to our limit of liability;
3. Premiums on appeal bonds or attachment bonds to release attachments for an amount up to our applicable limit of liability in any suit we defend;
4. Up to \$250 for the cost of bail bonds required as a result of an accident or **occurrence** covered under this Part;
5. Up to the lowest of:
 - a. The replacement cost at the time of the loss;
 - b. The full cost of repair; or
 - c. \$1,000 for any one loss;for property damage to property of others caused by an **insured person** that occurs on an **insured location** if no other coverage under this policy applies; and
6. Reasonable expenses, including loss of earnings up to \$200 a day, incurred at our request.

INSURING AGREEMENT - FULL TIMER'S MEDICAL PAYMENTS COVERAGE

If you have paid the premium for this coverage, we will pay the reasonable expenses incurred for necessary **medical services** received within three years from the date of an accident or **occurrence** by any person, other than you or a **household member**, who sustains bodily injury:

1. While on an **insured location** with your express or implied permission; or
2. While off the **insured location** if the bodily injury:
 - a. Arises out of a condition on the **insured location**;
 - b. Is caused by the activities of you or a **household member**; or
 - c. Is caused by any animal owned by or in the care of you or a **household member**.

We, or someone on our behalf, will determine:

1. Whether the expenses for **medical services** are reasonable; and
2. Whether the **medical services** are necessary.

Any payment made under Full Timer's Medical Payments Coverage is not an admission of liability.

UNREASONABLE OR UNNECESSARY MEDICAL EXPENSES

If an **insured person** incurs expenses for **medical services** that we deem to be unreasonable or unnecessary, we may refuse to pay for those expenses and contest them.

If the medical service provider sues the **insured person** because we refuse to pay expenses for **medical services** that we deem to be unreasonable or unnecessary, we will pay any resulting defense costs, and any resulting judgment against the **insured person**, subject to the limit of liability for this coverage. We will choose the counsel. We will also pay reasonable expenses, including loss of earnings up to \$200 per day, incurred at our request.

The **insured person** may not sue us for expenses for **medical services** we deem to be unreasonable or unnecessary unless the **insured person** paid the entire disputed amount to the medical service provider or the medical service provider has initiated collection activity against the **insured person** for the unreasonable or unnecessary expenses.

INSURING AGREEMENT - FULL TIMER'S LOSS ASSESSMENT COVERAGE

If you have paid the premium for this coverage, we will pay up to \$5,000 for your share of any loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of:

1. Direct loss to property owned by all members collectively, from a cause of loss not excluded under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9); or
2. Liability for an act of a director, officer or trustee while acting as a director, officer or trustee, provided:
 - a. The director, officer or trustee is elected by the members of a corporation or association of property owners; and
 - b. The director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies only to loss assessments charged against you as owner or tenant of the **insured location**.

We do not cover loss assessments charged against you, or a corporation or association of property owners, by any governmental body.

INSURING AGREEMENT - FULL TIMER'S SHED CONTENTS COVERAGE

If you have paid the premium for this coverage, we will pay up to \$5,000 for a **covered loss** to **personal effects** while inside a **shed**, regardless of the location of **your motor home**. However, no coverage will be provided under Full Timer's Shed Contents Coverage for:

1. **Personal effects** covered under Scheduled Personal Effects Coverage in Part 17; or
2. Any loss excluded under Personal Effects Coverage (Part 17).

ADDITIONAL DEFINITIONS

When used in this Part, the following terms appear in bold and have the following meanings:

1. "**Aircraft**" means any contrivance or device used for flight, parachuting, gliding or soaring. However, "**aircraft**" does not include a model or hobby device that is not capable of carrying or transporting people or cargo.
2. "**Covered loss**" means a loss caused by one or more of the perils listed under the Covered Loss provision of Personal Effects Coverage (Part 17).
3. "**Dead storage**" means placing an item or object that is entirely inoperable, or incapable of functioning in its intended manner, in a location where it is beyond everyday use or handling.
4. "**Insured location**" means:
 - a. The place where **your motor home** is parked off public roads and being used as your primary residence;
 - b. The portion of vacant land owned by or rented to you, other than farm land, upon which **your motor home** is regularly parked; or
 - c. Any part of the premises that is not:
 - (i) Owned by you; nor
 - (ii) Rented to you for business purposes;but only if and while you are residing in **your motor home** on such premises.
5. "**Insured person**" means:
 - a. You or a **household member**;
 - b. Any person or organization legally responsible for animals or watercraft owned by you or a **household member** if that person or organization is using these animals or watercraft with the express or implied permission of you or a **household member**; and
 - c. With respect to any motorized vehicle to which this policy applies, any other person using the motorized vehicle on an **insured location** with your express or implied permission.
6. "**Medical services**" means medical, surgical, dental, x-ray, ambulance, hospital, professional nursing, and funeral services, and includes the cost of eyeglasses, hearing aids, pharmaceuticals, and orthopedic and prosthetic devices.
7. "**Motor vehicle**" means:
 - a. **Your motor home**, except while it is parked off public roads and is being used as your residence;
 - b. Any other motorized land vehicle designed for travel on public roads and subject to motor vehicle registration;
 - c. A trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - d. A motorized golf cart, snowmobile, motorcycle, dirt bike, other motorized bicycle, motorized tricycle, amphibious device, all-terrain vehicle, or any other land vehicle or other similar type equipment owned by an **insured person** and designed or used for recreational or utility purposes off public roads; and
 - e. Any vehicle while being towed by or carried on a vehicle defined as a **motor vehicle** above.

"**Motor vehicle**" does not include:

- a. A motorized land vehicle which is not designed for use on public roads nor subject to motor vehicle registration, if:
 - (i) In **dead storage** on an **insured location**;
 - (ii) Used to service an **insured location**; or
 - (iii) Designed for assisting the physically impaired;
 - b. A motorized land vehicle designed for recreational use off public roads and not subject to motor vehicle registration, if:
 - (i) Not owned by an **insured person**; or
 - (ii) Owned by an **insured person** and on an **insured location**; or
 - c. A boat trailer, car tow dolly, or utility trailer owned by you or a **household member**, while not being towed by or carried on a **motor vehicle**.
8. “**Occurrence**” means an unexpected and unintended event, including continuous or repeated exposure to substantially the same general harmful conditions, that results in bodily injury or property damage during the policy period. All bodily injury and property damage resulting from continuous or repeated exposure to substantially the same general harmful conditions is deemed to be one **occurrence**.
9. “**Personal effects**” means any personal property owned by you or a **household member** other than:
- a. Watercraft, golf carts or other self-propelled vehicles, except electric wheelchairs or other self-propelled vehicles that are:
 - (i) Designed for assisting the physically impaired;
 - (ii) Designed to operate off of the public roads; and
 - (iii) Not subject to motor vehicle registration;
 - b. Deeds, documents, records, bills, money (other than coin collections), negotiable instruments, notes, securities, or other evidence of debt;
 - c. Any property used in a business;
 - d. Any property held for rental to others by you or a **household member**;
 - e. Any property located within the **insured person's** permanent or primary residence other than **your motor home**; and
 - f. Animals (including birds and fish).
10. “**Shed**” means a non-commercial building specifically designed for storage which:
- a. is owned, rented, or leased by you;
 - b. contains **personal effects**; and
 - c. is restricted to you or your designated representative by a locked door.

“**Shed**” does not include a building used in a commercial storage business.

EXCLUSIONS

Coverage under this Part will not apply to:

- 1. Any bodily injury or property damage arising out of the ownership, maintenance, use, control, entrustment, supervision, loading or unloading of:
 - a. An **aircraft**;
 - b. A **motor vehicle** by any **insured person**, including a **motor vehicle** rented or loaned to any **insured person**; or
 - c. A watercraft or hovercraft owned by or rented to any **insured person** which:
 - (i) Is powered by a motor of more than 50 horsepower;
 - (ii) Is a sailing vessel 26 feet or more in overall length; or
 - (iii) Is a personal watercraft.

This exclusion does not apply while the watercraft or hovercraft is in dead storage;

- 2. Any bodily injury or property damage arising out of rendering or failing to render professional services;

3. Any bodily injury or property damage arising out of, or occurring at, any premises:
 - a. Owned by an **insured person**;
 - b. Rented to an **insured person** for a term that exceeds 180 days; or
 - c. Rented to others by an **insured person**;that is not an **insured location**;
4. Bodily injury or property damage for which insurance:
 - a. Is afforded under a nuclear energy liability insurance contract; or
 - b. Would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability;
5. Bodily injury or property damage arising out of or within the course of employment or business pursuits of an **insured person**;
6. Bodily injury to an employee of an **insured person** arising out of or within the course of employment. This exclusion does not apply to domestic employees if benefits are neither paid nor required to be provided under workers' compensation, disability benefits, or similar laws;
7. Any employee with respect to injury, sickness, disease or death of a fellow employee injured in the course of his or her employment in an accident or **occurrence** arising out of or in the course of the business of their common employer;
8. Property damage to any property owned by, rented to, being transported by, used by, or in the charge of an **insured person**;
9. Bodily injury or property damage caused by an intentional act of an **insured person**, or at the direction of an **insured person**. This exclusion does not apply to bodily injury resulting from the use of reasonable force by an **insured person** to protect persons or property;
10. Any liability assumed under any contract or agreement by you or a **household member**;
11. Bodily injury or property damage while **your motor home** is rented or leased to others;
12. Any obligation for which the United States Government is liable under the Federal Tort Claims Act;
13. Bodily injury or property damage that arises out of the transmission of a communicable disease, bacterium, parasite, virus, or other organism, caused wholly or in part by the actions of an **insured person**;
14. Bodily injury due to any of the following diseases transmitted wholly or in part by the actions of an **insured person**:
 - a. Acquired Immune Deficiency Syndrome (AIDS);
 - b. AIDS Related Complex (ARC);
 - c. Human Immunodeficiency Virus (HIV); or
 - d. Any resulting or related symptoms, effects, conditions, diseases, or illnesses;
15. Bodily injury or property damage that arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants;
16. Bodily injury or property damage arising out of any loss, cost, or expense relating to pollutant testing, monitoring, cleanup, removal, containment, treatment, detoxification, neutralization, remediation or in any way responding to or assessing the effects of pollutants, as the result of:
 - a. Any governmental directive or request; or
 - b. Any claim or lawsuit by or on behalf of a governmental authority;
17. Bodily injury or property damage arising out of sexual molestation, sexual harassment, corporal punishment, or physical or mental abuse;
18. Bodily injury or property damage caused by or reasonably expected to result from a criminal act or omission of an **insured person**. This exclusion applies regardless of whether that **insured person** is actually charged with or convicted of a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations;
19. Bodily injury or property damage arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s), as defined by the Federal Food and Drug Law, 21 U.S.C.A. Sections 811 and 812. Controlled Substances include, but are not limited to,

cocaine, LSD, marijuana and all narcotic drugs. This exclusion does not apply to the use of prescription drugs by a person following the orders of a licensed physician;

20. Bodily injury or property damage if the initial injurious act was committed prior to the effective date of this policy;
21. Bodily injury or property damage arising out of the use of **your motor home** for transportation or travel on public roads;
22. Bodily injury to an **insured person**;
23. Punitive or exemplary damages;
24. Any fines or penalties; or
25. Bodily injury or property damage arising out of the actual, alleged, or threatened migration, release, existence, or presence of, or actual, alleged, or threatened exposure to, any of the following:
 - a. Mold, mildew or fungus, including any type or form of:
 - (i) Decomposing or disintegrating organic material or microorganism;
 - (ii) Organic surface growth on moist, damp, or decaying matter;
 - (iii) Yeast or spore-bearing plant-like organism; or
 - (iv) Spores, scents, toxins, bacteria, viruses, or any other by-products produced or released by any mold, mildew, fungus, or other microbes;
 - b. Wet or dry rot;
 - c. Rust; or
 - d. Dampness of atmosphere, extremes of temperature, or deterioration.

This exclusion does not apply to sudden and immediate damage caused by the failure or breakage of a hot water heater, fresh water or wastewater plumbing system, dishwasher, refrigerator, washing machine, or similar appliance. In addition, this exclusion does not apply to property damage if such loss is caused by any other loss covered under this Part.

None of these exclusions shall apply to loss under Full Timer's Shed Contents Coverage.

LIMITS OF LIABILITY

With respect to Full Timer's Personal Liability Coverage, the following provisions apply:

1. The limit of liability shown on the Coverage Selections Page is the most we will pay as the result of a single accident or **occurrence** no matter how many motor homes or premiums are shown on the Coverage Selections Page.
2. If the Coverage Selections Page shows that "combined single limit" or "CSL" applies, the amount shown is the most we will pay for the total of all damages resulting from any one accident or **occurrence**.
3. If the Coverage Selections Page shows a split limit, the most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident or **occurrence** is shown on the Coverage Selections Page as the "per person" limit for this coverage. Subject to this limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident or **occurrence** is shown on the Coverage Selections Page as the "per accident" limit for this coverage. The most we will pay for property damage resulting from any one accident or **occurrence** is shown on the Coverage Selections Page.

With respect to Full Timer's Medical Payments Coverage, the following provisions apply:

1. Subject to our aggregate limit of \$50,000 for all persons injured in any one accident or **occurrence**, we will pay up to \$5,000 to each person injured in any one accident or **occurrence**. This is the most we will pay no matter how many motor homes or premiums are shown on the Coverage Selections Page.
2. Any amount payable shall be reduced by any amount paid under Personal Injury Protection (Part 2) or Medical Payments (Part 6).

With respect to Full Timer's Loss Assessment Coverage, we will pay no more than an aggregate of \$5,000, regardless of the number of assessments made, for:

1. Any one accident or **occurrence**, including continuous or repeated exposure to substantially the same general harmful conditions;
2. Any one loss; or
3. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

With respect to Full Timer's Shed Contents Coverage, the Limits of Liability under Personal Effects Coverage (Part 17) shall apply, not to exceed \$5,000.

No one is entitled to duplicate payments for the same elements of damages.

No coverage is provided under this Part for bodily injury or property damage covered under Compulsory Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), or Medical Payments (Part 6).

OTHER INSURANCE

Any coverage we provide under this Part is excess over any other applicable or collectible insurance or bond. If there is any other excess insurance or bond, we will pay only our proportionate share.

PART 19. VACATION LIABILITY COVERAGE

If this coverage is shown on the Coverage Selections Page, we will pay damages for bodily injury or property damage for which an **insured person** becomes legally responsible because of an accident or **occurrence** that occurs while **your motor home** is located at a **temporary residence**, and is being used as a **temporary residence**.

Damages include prejudgment interest awarded against an **insured person**.

Unless paid pursuant to another coverage provided in this policy, we will pay, in addition to our limits of liability:

1. All expenses we incur in the settlement of any claim or defense of any lawsuit;
2. Interest that accrues after judgment is entered in any suit we defend. We will not pay interest that accrues after we have offered to pay up to our limit of liability;
3. Premiums on appeal bonds or attachment bonds to release attachments for an amount up to our applicable limit of liability in any suit we defend;
4. Up to \$250 for the cost of bail bonds required as a result of an accident or **occurrence** arising out of the ownership, maintenance, or use of **your motor home** while it is located at a **temporary residence**, and is being used as a **temporary residence**;
5. Up to the lowest of:
 - a. The replacement cost at the time of the loss;
 - b. The full cost of repair; or
 - c. \$1,000 for any one loss;for property damage to property of others caused by an **insured person** that occurs while **your motor home** is being used as, and at, a **temporary residence** if no other coverage under this policy applies; and
6. Reasonable expenses, including loss of earnings up to \$200 a day, incurred at our request.

ADDITIONAL DEFINITIONS

When used in this Part, the following terms appear in bold and have the following meanings:

1. “**Aircraft**” means any contrivance or device used for flight, parachuting, gliding or soaring. However, “**aircraft**” does not include a model or hobby device that is not capable of carrying or transporting people or cargo.
2. “**Dead storage**” means placing an item or object that is entirely inoperable, or incapable of functioning in its intended manner, in a location where it is beyond everyday use or handling.
3. “**Insured person**” means:
 - a. You or a **household member**;
 - b. Any person or organization legally responsible for animals or watercraft owned by you or a **household member** if that person or organization is using these animals or watercraft with the express or implied permission of you or a **household member**; and
 - c. With respect to any motorized vehicle to which this policy applies, any other person using the motorized vehicle at a **temporary residence** with your express or implied permission.
4. “**Motor vehicle**” means:
 - a. **Your motor home**, except while it is parked off public roads and is being used as your **temporary residence**;
 - b. Any other motorized land vehicle designed for travel on public roads and subject to motor vehicle registration;
 - c. A trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration;
 - d. A motorized golf cart, snowmobile, motorcycle, dirt bike, other motorized bicycle, motorized tricycle, amphibious device, all-terrain vehicle, or any other land vehicle or other similar type equipment owned by an **insured person** and designed or used for recreational or utility purposes off public roads; and
 - e. Any vehicle while being towed by or carried on a vehicle defined as a **motor vehicle** above.

“**Motor vehicle**” does not include:

- a. A motorized land vehicle which is not designed for use on public roads nor subject to motor vehicle registration, if:
 - (i) In **dead storage** at a **temporary residence**;
 - (ii) Used to service a **temporary residence**; or
 - (iii) Designed for assisting the physically impaired;
 - b. A motorized land vehicle designed for recreational use off public roads and not subject to motor vehicle registration, if:
 - (i) Not owned by an **insured person**; or
 - (ii) Owned by an **insured person** and at a **temporary residence**; or
 - c. A boat trailer, car tow dolly, or utility trailer owned by you or a **household member**, while not being towed by or carried on a **motor vehicle**.
5. “**Occurrence**” means an unexpected and unintended event, including continuous or repeated exposure to substantially the same general harmful conditions, that results in bodily injury or property damage during the policy period. All bodily injury and property damage resulting from continuous or repeated exposure to substantially the same general harmful conditions is deemed to be one **occurrence**.
 6. “**Temporary residence**” means a residence or premises that is away from, and not used as, your permanent or primary residence. A “**temporary residence**” includes a parcel of real property that is:
 - a. Owned by you or reserved for your exclusive use; and
 - b. Occupied by **your motor home**.

EXCLUSIONS

Coverage under this Part will not apply to:

1. Any bodily injury or property damage arising out of the ownership, maintenance, use, control, entrustment, supervision, loading or unloading of:
 - a. An **aircraft**;
 - b. A **motor vehicle** by any **insured person**, including a **motor vehicle** rented or loaned to any **insured person**; or
 - c. A watercraft or hovercraft owned by or rented to any **insured person** which:
 - (i) Is powered by a motor of more than 50 horsepower;
 - (ii) Is a sailing vessel 26 feet or more in overall length; or
 - (iii) Is a personal watercraft.This exclusion does not apply while the watercraft or hovercraft is in **dead storage**;
2. Any bodily injury or property damage arising out of rendering or failing to render professional services;
3. Any bodily injury or property damage arising out of, or occurring at, any premises:
 - a. Owned by an **insured person**;
 - b. Rented to an **insured person** for a term that exceeds 180 days; or
 - c. Rented to others by an **insured person**;that is not a **temporary residence**;
4. Bodily injury or property damage for which insurance:
 - a. Is afforded under a nuclear energy liability insurance contract; or
 - b. Would be afforded under a nuclear energy liability insurance contract but for its termination upon exhaustion of its limit of liability;
5. Bodily injury or property damage arising out of or within the course of employment or business pursuits of an **insured person**;
6. Bodily injury to an employee of an **insured person** arising out of or within the course of employment. This exclusion does not apply to domestic employees if benefits are neither paid nor required to be provided under workers' compensation, disability benefits, or similar laws;
7. Any employee with respect to injury, sickness, disease or death of a fellow employee injured in the course of his or her employment in an accident or **occurrence** arising out of or in the course of the business of their common employer;
8. Property damage to any property owned by, rented to, being transported by, used by, or in the charge of an **insured person**;
9. Bodily injury or property damage caused by an intentional act of an **insured person**, or at the direction of an **insured person**. This exclusion does not apply to bodily injury resulting from the use of reasonable force by an **insured person** to protect persons or property;
10. Any liability assumed under any contract or agreement by you or a **household member**;
11. Bodily injury or property damage while **your motor home** is rented or leased to others;
12. Any obligation for which the United States Government is liable under the Federal Tort Claims Act;
13. Bodily injury or property damage that arises out of the transmission of a communicable disease, bacterium, parasite, virus, or other organism, caused wholly or in part by the actions of an **insured person**;
14. Bodily injury due to any of the following diseases transmitted wholly or in part by the actions of an **insured person**:
 - a. Acquired Immune Deficiency Syndrome (AIDS);
 - b. AIDS Related Complex (ARC);
 - c. Human Immunodeficiency Virus (HIV); or
 - d. Any resulting or related symptoms, effects, conditions, diseases, or illnesses;
15. Bodily injury or property damage that arises out of the actual, alleged, or threatened discharge, dispersal, seepage, migration, release, or escape of pollutants;

16. Bodily injury or property damage arising out of any loss, cost, or expense relating to pollutant testing, monitoring, cleanup, removal, containment, treatment, detoxification, neutralization, remediation or in any way responding to or assessing the effects of pollutants, as the result of:
 - a. Any governmental directive or request; or
 - b. Any claim or lawsuit by or on behalf of a governmental authority;
17. Bodily injury or property damage arising out of sexual molestation, sexual harassment, corporal punishment, or physical or mental abuse;
18. Bodily injury or property damage caused by or reasonably expected to result from a criminal act or omission of an **insured person**. This exclusion applies regardless of whether that **insured person** is actually charged with or convicted of a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations;
19. Bodily injury or property damage arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s), as defined by the Federal Food and Drug Law, 21 U.S.C.A. Sections 811 and 812. Controlled Substances include, but are not limited to, cocaine, LSD, marijuana and all narcotic drugs. This exclusion does not apply to the use of prescription drugs by a person following the orders of a licensed physician;
20. Bodily injury or property damage if the initial injurious act was committed prior to the effective date of this policy;
21. Bodily injury or property damage arising out of the use of **your motor home** for transportation or travel on public roads;
22. Bodily injury to an **insured person**;
23. Punitive or exemplary damages;
24. Any fines or penalties; or
25. Bodily injury or property damage arising out of the actual, alleged, or threatened migration, release, existence, or presence of, or actual, alleged, or threatened exposure to, any of the following:
 - a. Mold, mildew or fungus, including any type or form of:
 - (i) Decomposing or disintegrating organic material or microorganism;
 - (ii) Organic surface growth on moist, damp, or decaying matter;
 - (iii) Yeast or spore-bearing plant-like organism; or
 - (iv) Spores, scents, toxins, bacteria, viruses, or any other by-products produced or released by any mold, mildew, fungus, or other microbe;
 - b. Wet or dry rot;
 - c. Rust; or
 - d. Dampness of atmosphere, extremes of temperature, or deterioration.

This exclusion does not apply to sudden and immediate damage caused by the failure or breakage of a hot water heater, fresh water or wastewater plumbing system, dishwasher, refrigerator, washing machine, or similar appliance. In addition, this exclusion does not apply to property damage if such loss is caused by any other loss covered under this Part.

LIMITS OF LIABILITY

The limit of liability shown on the Coverage Selections Page is the most we will pay for any one accident or **occurrence** no matter how many motor homes or premiums are shown on the Coverage Selections Page.

The amount shown on the Coverage Selections Page is the most **we** will pay under this Part for the total of all damages resulting from any one accident or **occurrence**.

No one is entitled to duplicate payments for the same elements of damages.

No coverage is provided under this Part for bodily injury or property damage covered under any other coverage provided under the terms of this policy.

OTHER INSURANCE

Any insurance we provide under this Part is excess over any other applicable or collectible insurance or bond. If there is any other excess insurance or bond, we will pay only our proportionate share.

PART 20. SCHEDULED MEDICAL BENEFITS - VACATION RESIDENCE COVERAGE

If this coverage is shown on the Coverage Selections Page, we will pay for a **qualified bodily injury**:

1. Sustained by you; and
2. Caused by an accident while using **your motor home** as a residence; if you seek treatment for the **qualified bodily injury** within 180 days of the accident.

ADDITIONAL DEFINITIONS

When used in this Part, the following terms appear in bold and have the following meanings:

1. “**Loss of ability to work**” means that you have been unable to work, for 12 consecutive months after the date you sustained a **qualified bodily injury**, in a profession, business or occupation for which you are qualified and capable of performing by virtue of your education, vocational training, and experience. **Loss of ability to work** coverage applies only to you.
2. “**Loss of eye**” means the irreversible loss of the entire sight of your eye.
3. “**Loss of foot**” means complete severance through or above your ankle joint.
4. “**Loss of hand**” means complete severance through or above your wrist.
5. “**Qualified bodily injury**” means physical injury, including death that results from physical injury, which is caused by an accident and which is of a type listed on the Schedule of Benefits below.

EXCLUSIONS

Coverage under this Part will not apply to a **qualified bodily injury**:

1. Which results from an intentional act of an insured person, or at the direction of an insured person;
2. Caused by, or reasonably expected to result from, a criminal act or omission of an insured person. This exclusion applies regardless of whether that insured person is actually charged with, or convicted of, a crime. For purposes of this exclusion, criminal acts or omissions do not include traffic violations;
3. That is caused directly or indirectly by:
 - a. War (declared or undeclared) or civil war;
 - b. Warlike action by any military force of any government, sovereign or other authority using military personnel or agents. This includes any action taken to hinder or defend against an actual or expected attack; or
 - c. Insurrection, rebellion, revolution, usurped power, or any action taken by a governmental authority to hinder or defend against any of these acts;
4. That is caused directly or indirectly by:
 - a. Any accidental or intentional discharge, dispersal or release of radioactive, nuclear, pathogenic, or poisonous biological material; or
 - b. Any intentional discharge, dispersal or release of chemical or hazardous material for any purpose other than its safe and useful purpose;

5. Arising while **your motor home** is being operated on public roads; or
6. Arising out of the use of **your motor home** in connection with your business.

SCHEDULE OF BENEFITS

Qualified Bodily Injury

Limits of Liability

	<u>Named Insured</u> &		
	<u>Named Insured</u>	<u>Spouse</u>	<u>Spouse</u>
Loss of life	\$35,000		\$10,000
Loss of both hands or both feet		\$10,000	
Loss of one hand and one foot		\$10,000	
Loss of both eyes		\$10,000	
Loss of one eye and one hand or one foot		\$10,000	
Loss of one hand or one foot		\$ 5,000	
Loss of one eye		\$ 5,000	
Loss of ability to work		\$10,000	

This coverage is limited as follows:

1. The most we will pay for Loss of Life of both the named insured and the named insured's spouse is \$45,000.
2. If more than one **qualified bodily injury** is sustained by the named insured or by the spouse of the named insured in one accident, the most we will pay for that person's **qualified bodily injuries**, other than Loss of Life, is \$10,000.
3. If Loss of Life benefits are claimed with respect to an individual, no claim can be made under Scheduled Medical Benefits - Vacation Residence Coverage for another **qualified bodily injury** to that individual if the Loss of Life and the other **qualified bodily injury** were caused by the same accident.

The limits of liability shown above are the most we will pay under this Part for any one accident no matter how many motor homes or premiums are shown on the Coverage Selections Page.

GENERAL PROVISIONS AND EXCLUSIONS

This section of the policy contains general provisions which, unless otherwise noted, apply to all your coverages. It also describes some situations in which policy benefits will not be paid.

1. WHERE YOU ARE COVERED

Compulsory Bodily Injury To Others (Part 1) only covers accidents in Massachusetts. All the other Parts provide coverage for accidents and losses which happen in the United States or Canada. We consider United States territories and possessions and Puerto Rico to be part of the United States. We will pay for accidents and losses which happen while **your motor home** is being transported between ports of the United States and Canada. **Your motor home** is not covered in any other country.

2. OUR DUTY TO DEFEND YOU AND YOUR RIGHT TO SETTLE

We have the right to defend any lawsuit brought against anyone covered under this policy for damages which might be payable under this policy. We also have a duty to defend any such lawsuit, even if it is without merit, but our duty to defend ends when we tender, or pay to any claimant or to a court of competent jurisdiction, with the court's permission, the maximum limits of coverage under this policy. We may end our duty to defend at any time during the course of the lawsuit, by

tendering, or paying the maximum limits of coverage under the policy, without the need for a judgment or settlement of the lawsuit or a release by the claimant.

We have the right to settle any claim or lawsuit as we see fit. If any person covered under this policy settles a claim without our consent, we will not be bound by that settlement.

3. ADDITIONAL COSTS WE WILL PAY

We will pay, in addition to the limits shown for Compulsory and Optional Bodily Injury To Others (Parts 1 and 5) and Damage to Someone Else's Property (Part 4):

- A.** Premiums on appeal bonds and premiums on bonds to release attachments for an amount up to the applicable limits you selected in any suit we defend.
- B.** Interest that accrues after judgment is entered in any suit we defend. We will not pay interest that accrues after we have offered to pay up to the limits you selected.
- C.** Up to \$40 a day for loss of earnings, but not for loss of other income, to any person covered under this policy who attends hearings or trials at our request.
- D.** Other reasonable expenses incurred at our request.

4. WHAT HAPPENS IF YOU DIE

If you die, we will continue coverage for the period of this policy for:

- A.** Your spouse, if a resident of your household at your death.
- B.** Any legal representative to the extent he or she is responsible for maintenance or use of **your motor home**.
- C.** Any person having proper temporary custody of **your motor home**.

5. OUR RIGHT TO BE REPAID

Sometimes we may make a payment under this policy to you or to someone else who has a separate legal right to recover damages from others. In that case, those legal rights may be exercised by us. Anyone receiving payment under those circumstances must do nothing to interfere with those rights. He or she must also do whatever is necessary to help us recover for ourselves up to the amount we have paid. If we then recover more than we paid, we will pay that person the excess, less his or her proportionate share of the costs of recovery, including reasonable attorney's fees. Any amount recovered, because of a payment we make under Part 3 or Part 12 of this policy shall first be applied to any unpaid damages due that person. Such unpaid damages must be a part of a claim settled with our consent or a part of a judgment resulting from a lawsuit brought with our written consent. Any balance then remaining shall be applied to the amounts we have paid under Part 3 or Part 12. We will reduce the amount we will pay that person by his or her proportionate share of the costs of recovery including reasonable attorney's fees.

Sometimes you or someone else may recover money from the person legally responsible for an accident and also receive money from us for the same accident. If so, the amount we paid must be repaid to us to the extent that you or someone else recovers. If you or someone else recover money from the person legally responsible for the accident and also receive money from us for the same accident as a payment under Part 3 or Part 12 of this policy, we must be repaid for any amounts so paid but only to the extent that such recovery exceeds any unpaid damages due that person under a claim settled with our consent or judgment resulting from a lawsuit brought with our written consent.

Whenever we are entitled to repayment from anyone, the amount owed us can be reduced by our proportionate share of the costs of recovering the money, including reasonable attorneys' fees.

In either case we do not have to be repaid for any money we have paid under Medical Payments (Part 6).

6. WHEN YOU HAVE MORE THAN ONE POLICY WITH US

You may have more than one policy with us covering the same accident. In that case, the most we will pay is the highest amount payable under the applicable coverage in any one of those policies. However, claims made under Bodily Injury Caused By An Uninsured Motor Vehicle (Part 3) and Bodily Injury Caused By An Underinsured Motor Vehicle (Part 12) are treated differently. The difference is explained in the description of the coverage for that Part.

7. IF YOU GO BANKRUPT

Bankruptcy or insolvency of any person covered under this policy does not relieve us of any of our obligations under this policy.

8. WE DO NOT PAY FOR NUCLEAR LOSSES OR WAR LOSSES

We will not pay under Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), any of the Full Timer's Coverages (in Part 18), Vacation Liability Coverage (Part 19), or Scheduled Medical Benefits - Vacation Residence Coverage (Part 20) for any person who is an insured under a nuclear energy liability policy or who would be an insured under such a policy had it not already exhausted its limits. We will not pay under Pet Injury Coverage (Part 14), any of the Personal Effects Coverages (in Part 17), or the Full Timer's Shed Contents Coverage (in Part 18) for any property which is insured under a nuclear energy liability policy or which would be insured under such a policy had it not already exhausted its limits.

We will not pay under Medical Payments (Part 6), Collision, Limited Collision or Comprehensive (Parts 7, 8 and 9), Pet Injury Coverage (Part 14), Fire Department Service Coverage (Part 15), Mexico Coverage (Part 16), Personal Effects Coverage (Part 17), any of the Full Timer's Coverages (in Part 18), Vacation Liability Coverage (Part 19), or Scheduled Medical Benefits - Vacation Residence Coverage (Part 20) for losses or damage caused by radioactive contamination or by acts of war, insurrection, rebellion or revolution or any act incident to any of these.

9. WE DO NOT PAY FOR ORDINARY WEAR OR TEAR

We will not pay for damage to **your motor home** which is due solely to ordinary wear and tear, freezing, mechanical or electrical failure, or for ordinary road damage to tires. We will, however, pay for this damage if it is the result of some other loss which is covered by this policy.

10. IF WE PAY FOR A TOTAL LOSS

If we pay for the total loss of **your motor home**, we have the right, if we so choose, to take title to that motor home. We also have the right, if we so choose, to take any damaged part for which we pay. If we pay for the total loss of any other property, we have the right, if we so choose, to take title to that property.

11. REPAIR AND PAYMENT AFTER A COLLISION OR LOSS; IF WE DISAGREE ON THE AMOUNT OF DAMAGE (PARTS 7, 8 AND 9)

Under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9), you must allow us to have the motor home appraised after a collision or loss. If we have a direct payment plan approved by the Commissioner of Insurance, we will pay you in accordance with the appraisal and allow you to select a repair shop of your choice. If you choose not to have **your motor home** repaired, or if we do not receive your Repair Certification Form, or, when requested, you do not make **your motor home** available for reinspection within a reasonable period of time following repair, our payments automatically reduce the actual cash value, agreed value, or purchase price of **your motor home** if you have further claims. If you later give us proof of proper repair, the actual cash value, agreed value, or purchase price will be increased.

If you choose not to accept payment under our direct payment plan or we do not have such a plan, and you have **your motor home** repaired in accordance with the appraisal, you must send us a Completed Work Claim Form. We must pay you within 7 days after receiving the form.

If we fail to pay you within 7 days after receipt of the Completed Work Claim Form, you have the right to sue us. If a court decides that we were unreasonable in refusing to pay you on time, you are entitled to double the amount of damage plus costs and reasonable attorneys' fees. If you request us to, we will pay the repair shop directly; however, the repair shop must certify that it meets certain requirements. If you choose not to have **your motor home** repaired, or if we do not receive your Completed Work Claim Form, we will determine the amount of decrease in the actual cash value, agreed value, or purchase price of **your motor home** and pay you that amount less your deductible. Our payment automatically reduces the actual cash value, agreed value, or purchase price of **your motor home** if you have further claims. If you later give us proof of proper repair, the actual cash value, agreed value, or purchase price will be increased. We have a right to inspect all repairs.

Sometimes there may be a disagreement as to the amount of money we owe for losses or damage to a motor home. If so, Massachusetts law provides for a method of settling the disagreement. Either you or we can, within 60 days after you file your proof of loss, demand in writing that appraisers be selected. The appraisers must then follow a procedure set by law to establish the amount of damage. Their decision will be binding on you and us. You and we must share the cost of the appraisal.

12. SALES TAX

Under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9) we will pay, subject to your deductible, all sales taxes applicable to the loss of a motor home or damage to a motor home.

13. SECURED LENDERS

When your Coverage Selections Page shows that a lender has a secured interest in **your motor home**, we will make payments under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9) according to the legal interests of each party.

The secured lender's right of payment will not be invalidated by your acts or neglect except that we will not pay if the loss of or damage to **your motor home** is the result of conversion, embezzlement, or secretion by you or any **household member**. Also, we will not pay the secured lender if:

- a. Fraud, misrepresentation or material omission has been committed by you or a **household member**;
- b. The loss of or damage to **your motor home** is the result of arson, theft or any other means of disposal committed by you or at your direction; or
- c. The loss or damage is otherwise not covered by this policy.

When we pay any secured lender we shall, to the extent of our payment have the right to exercise any of the secured lender's legal rights of recovery. If you do not file a proof of loss as provided in this policy, the secured lender must do so within 30 days after the loss or damage becomes known to the secured lender.

In order for us to cancel the rights of any secured lender shown on the Coverage Selections Page, a notice of cancellation must be sent to the secured lender as provided in this policy.

14. NO BENEFITS TO ANYONE IN THE AUTO OR MOTOR HOME BUSINESS

Coverage under Collision (Part 7), Limited Collision (Part 8), Comprehensive (Part 9), Pet Injury Coverage (Part 14), Fire Department Service Coverage (Part 15), Mexico Coverage (Part 16), Personal Effects Coverage (Part 17), any of the Full Timer's coverages in Part 18, Vacation Liability Coverage (Part 19), and Scheduled Medical Benefits - Vacation Residence Coverage (Part 20) shall not in any way benefit any person or organization having possession of **your motor home** for the purpose of servicing, repairing, parking, storing, or transporting it or for any similar purpose.

15. IF TWO OR MORE MOTOR HOMES ARE INSURED UNDER THIS POLICY

Two or more motor homes may be insured under this policy. There may be different limits for each motor home. If so, when someone covered under this policy is injured while a **pedestrian** or is using an auto, or a motor home other than **your motor home**, at the time of the accident, the most we will pay under any applicable Part is the highest limit shown for that Part for any one motor home on your Coverage Selections Page.

16. TRAILERS

When a **motor home trailer** is attached to a motor home, we consider the motor home and **motor home trailer** together to be one motor home in applying the limits shown on the Coverage Selections Page under Bodily Injury To Others, Damage To Someone Else's Property and Optional Bodily Injury To Others (Parts 1, 4 and 5).

17. PREMIUMS FOR EXTENSIONS OR RENEWALS

The premium we will charge for any extension or renewal of this policy will be in accordance with our rates and rules in effect at the time of the effective date of the extension or renewal.

18. FALSE INFORMATION

If you or someone on your behalf gives us false, deceptive, misleading or incomplete information in any application or policy change request and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts of this policy. Such information includes the description and the place of garaging of the vehicles to be insured, the names of all **household members** and customary operators

required to be listed and the answers given for all listed operators. We may also limit our payments to those amounts that we are required to sell under Part 3 and Part 4 of this policy.

19. CHANGES WHICH AFFECT PREMIUM

If the information contained in your application changes before this policy expires, we have the right to adjust your premium to reflect such changes. You must inform us of any changes which may have a material effect on your insurance coverage or premium charges, including the description, ownership, type of usage and place of garaging of **your motor home** and the **household members** and individuals who customarily operate **your motor home**.

20. PRE-INSURANCE INSPECTION

Massachusetts law requires that we inspect certain motor vehicles before providing coverage for Collision, Limited Collision, or Comprehensive (Parts 7, 8 or 9). If inspection of **your motor home** is required, the required inspection may be deferred in some cases for ten calendar days (not including legal holidays and Sundays), following the effective date of coverage, or the date on which Form B was mailed, whichever is later.

If you do not have **your motor home** inspected within the time allowed, coverage for that motor home will be automatically suspended. Your premium will be adjusted if the suspension lasts for more than ten days.

21. COVERAGE FOR ANYONE RENTING A MOTOR HOME TO YOU - ADDITIONAL INTEREST LESSOR

The coverage provided under:

1. Bodily Injury To Others (Part 1),
 2. Personal Injury Protection (Part 2),
 3. Bodily Injury Caused By An Uninsured Motor Vehicle (Part 3) up to the Compulsory Limits;
 4. Damage To Someone Else's Property (Part 4) up to the Compulsory Limit,
- for a motor home shown on your Coverage Selections Page also applies to any person shown as an Additional Interest on your Coverage Selections Page and to that person's agents or employees.

The coverage provided for:

1. Amounts over the compulsory limit for Damage to Someone Else's Property (Part 4),
 2. Optional Bodily Injury to Others (Part 5),
- applies to the person shown as an Additional Interest on your Coverage Selections Page, and to that person's agents or employees, only while the motor home is being used by you or on your behalf.

If we cancel this policy, a notice of cancellation will be sent to the Additional Interest.

CANCELLATION AND NONRENEWAL

CANCELLATION

Cancellation of this policy is something you should ordinarily have no reason to worry about.

You can cancel any of the Optional Insurance Parts at any time by giving us at least twenty days written notice. Because all of the Compulsory Insurance Parts are required, you cannot cancel any of them

separately. You can cancel all of the Compulsory Insurance Parts by furnishing us documentation showing that each of **your motor homes** meets one of the three following criteria:

1. You have returned the registration plates for **your motor home** to the Registry of Motor Vehicles;
2. You have purchased a new policy with another company covering **your motor home** and a new Certificate of Insurance is filed with the Registry of Motor Vehicles; or
3. You have transferred title to **your motor home**, and have not registered any other motor homes. In this case, the policy will terminate 30 days from the date of transfer of title.

We can cancel all or any part of this policy including your Compulsory Insurance if:

1. You have not paid your premium on this policy.
2. We find that you were responsible for fraud or material misrepresentation when you applied for this policy or any extension or renewal of it.
3. Your driver's license or motor home registration has been under suspension or revocation during the policy period.

We can cancel Collision (Part 7) and Comprehensive (Part 9) on a vehicle:

1. Customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto or motor home related fraud, or auto or motor home theft, or
2. Customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making a claim under those coverages, or
3. Customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs, or
4. For which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law, or
5. Designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or motor home recovery device as prescribed by the Commissioner of Insurance.

We may also cancel:

1. Collision (Part 7) on a vehicle customarily driven by or owned by persons who, within three years preceding the effective date of this policy, have been involved in four or more at-fault auto or motor home accidents. An at-fault is one in which you or any person who customarily drives **your motor home** was more than 50% at fault; and
2. Comprehensive (Part 9) on a vehicle customarily driven by or owned by persons who have two or more total auto or motor home theft or fire insurance claims within the three years immediately preceding the effective date of this policy.

If the driver's license or auto or motor home registration of anyone residing in your household who usually operates **your motor home** has been under suspension or revocation during the policy period, we may suspend coverage for that person under any of the Optional Insurance Parts of the policy. We may also reduce the limits available for that person under Bodily Injury Caused By An Uninsured Motor Vehicle (Part 3), and Damage To Someone Else's Property (Part 4) to the minimum limits we are required to sell.

We can cancel Part 11 and Parts 13 through 20 for reasons other than those listed above if we do so within the first 90 days of the policy period. We can cancel, in the same manner, coverage limits which are higher than the limits we are required by law to sell you and any coverages designed to reduce the deductibles set by law.

AUTOMATIC TERMINATION

Massachusetts law provides that your policy automatically terminates and a Notice of Cancellation will not be sent to you when:

1. You return the registration plates for **your motor home** to the Registry of Motor Vehicles.
2. You purchase a new policy with another company covering **your motor home** and a new Certificate of Insurance is filed with the Registry of Motor Vehicles.
3. You transfer title to **your motor home**, and you do not register another motor home. In this case, the policy will terminate 30 days from the date of transfer of title.

However, if more than one motor home is described on the Coverage Selections Page, the termination of coverage applies only to the motor home involved in any of the situations described above.

LEGAL NOTICE REQUIREMENT

Any notice of cancellation will be sent to you at your last address shown on the Coverage Selections Page at least 20 days prior to the effective date. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service will be considered sufficient notice.

In order for us to cancel the rights of any secured lender shown on the Coverage Selections Page, a notice of cancellation must also be sent to the secured lender in a similar manner.

If we cancel this policy in its entirety, the cancellation is not effective unless we send the required notice to the Registry of Motor Vehicles.

If the policy is cancelled, the amount of your refund will be determined by a pro rata table based on the number of days the policy was in effect.

No refund of premium will be sent to you upon cancellation of the policy until we receive a receipt showing that the registration plates assigned to the insured motor vehicle have been returned to the Registry of Motor Vehicles or other document showing that you have replaced the insurance required by law.

If you think that we have cancelled your policy illegally, you can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. Your cancellation notice will explain how to appeal.

RENEWAL

If we decide not to renew this policy or any of its Parts, we must mail our notice to your agent or to you at your last address shown on the Coverage Selections Page at least 45 days before your policy runs out. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service will be considered sufficient notice. If we require a renewal application, and you fail to complete and return it to us within the specified time, we then have the right to cancel the renewal policy.

WHEN THERE IS AN ACCIDENT OR LOSS

FIRST, HELP ANY INJURED PERSON

Call an ambulance or the police and, of course, cooperate with them. Do whatever is reasonable to protect the motor home from further damage or loss. We will pay for any reasonable expenses incurred in doing this.

SECOND, NOTIFY THE POLICE, REGISTRY OR FIRE DEPARTMENT

Under Massachusetts law, notice to the local or state police and the Registry of Motor Vehicles is required within 5 days if there is anyone injured in an accident, no matter how slight the injury, or if there is reason to believe that there has been over \$1,000 in total property damage.

Within 24 hours, notify both the police and us if **your motor home** is stolen or if you have been involved in a hit-and-run accident. You must report a fire loss to the fire department. The notice to the police or the fire department must be on the form required by law.

THIRD, FILE THE CLAIM WITH US

We do not know about accidents or losses until you or someone else notifies us. We, or our agent, must be notified promptly of the accident or loss by you or someone on your behalf. The notification should include as many details as possible, including names and addresses of drivers, injured persons and witnesses. If you or any person seeking payment under this policy fail to notify us promptly of any accident or claim under Parts 2, 3, 6, 12, 13, 14, 15, 16, 17, 18, 19, or 20 of this policy, we may not be required to pay claims under any of these parts.

If you are filing a claim for damage to **your motor home**, you or someone on your behalf must file a proof of loss within 91 days after the accident.

FOURTH, COOPERATE WITH US

After an accident or loss, you or anyone else covered under this policy must cooperate with us in the investigation, settlement and defense of any claim or lawsuit. We must be sent copies of all legal documents in connection with the accident or loss.

We may also require you and any person seeking payment under any part of this policy to submit to an examination under oath at a place designated by us, within a reasonable time after we are notified of the claim.

If anyone makes a claim or seeks payment under Personal Injury Protection, Bodily Injury Caused By An Uninsured Motor Vehicle, Medical Payments, Bodily Injury Caused By An Underinsured Motor Vehicle, Full Timer's Medical Payments Coverage, or Scheduled Medical Benefits - Vacation Residence Coverage (Parts 2, 3, 6, 12, 18 or 20), we have a right to require that person to be examined by doctors selected by us. If anyone seeks continuing payments under any of these Parts, we may also require additional examinations at reasonable intervals. We will pay for these examinations. We must also be authorized to obtain medical reports and other records pertinent to the claim.

Failure to cooperate with us may result in the denial of the claim.

**REMEMBER:
DEFENSIVE DRIVING CAN SAVE YOUR LIFE
AND YOUR MONEY**

Application for Massachusetts Motor Vehicle Insurance

(Programming note: The heading below will not print for customers who e-sign.)

Please review, sign where indicated and return

(Programming note: The heading below will print for customers who e-sign.)

Please review and sign where indicated

PROGRESSIVE®

MASSACHUSETTS LOGO

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X> will print if available.)

(Programming note: The heading and policy number below prints on all sold applications.)

Policy number: <XXXXXXXX-X>

(Programming note: Heading will be 'Named insured' if additional Named insured is not selected.)

Named insureds: <XXXXX XXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXX>

<MMM DD, YYYY>

Page <X of X> (Programming note: "Page <X of X>" will not print for e-sign.)

(Programming note: The paragraph below contains state specific, promulgated text.)

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1, 2, 3, 4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Motor Vehicle, Bodily Injury Caused By An Underinsured Motor Vehicle at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Emergency Expense Coverage. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Roadside Assistance, Trailer, Full Timer's Personal Liability, Disappearing Deductible, Replacement Cost Personal Effects, Full Timer's Secured Storage Personal Effects, Scheduled Personal Effects, Vacation Liability, and Scheduled Medical Benefits/Vacation Residence are available at the option of the Company.

(Programming note: For customers who sign the app electronically, "for policy number <XXXXXXXX-X>" will print if available.)

(Programming note: The heading below prints on all sold applications.)

Policy and premium information for policy number <XXXXXXXX-X>

(Programming note: The heading below prints on all unsold applications.)

Policy and premium information

(Programming note: The name of the actual insuring entity will print below.)

Insurance company: <XXXXXXXXXXXX XXXX XXXXXXXXXXX XXXXXXXX>
<XXXXX XXXXX>
<XXXXX, XX XXXXX>

(Programming note: Agent name will print if provided. If Agent name is not provided, only the Agency name will print.)

(Programming note: The section below will not print for Direct.)

Agent: <XXX XXXXX>
<XXXXX XXXXXXXXXXX XXXXXXXX>
<XXXX XXXXX XX>
<XXXXXXXXXX, XX XXXXX>
<XXXXX>
<XXX-XXX-XXXX>

(Programming note: Heading will be 'Named insured' if additional Named insured is not selected.)

Named insureds: <XXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX>
<XXXXXXXXXX XXXXXXXXXXXXXXXXXXXXX>
<XXX XXXX>
<XXXX, XX XXXXX>

(Programming note: The e-mail address, home telephone and work telephone headings will print even if no information is provided.)

e-mail address: <credtdemo@aol.com>

Home: <XXX-XXX-XXXX>

Work: <XXX-XXX-XXXX>

(Program note: The Policy period will print on all sold applications.)

Policy period: <MMM DD, YYYY – MMM DD, YYYY>

(Programming note: This icon will not print on any page for customers who e-sign.)



Continued

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
<XXXXX XXXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXXX>
Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

(Programming note: The text below is state specific and must print in bold and all caps.)

IMPORTANT NOTE: IF YOU RECEIVE AN ENDORSEMENT FROM US STATING AN EXPIRATION DATE DIFFERENT THAN THE ONE STATED IN THIS APPLICATION, YOUR POLICY WILL EXPIRE ON THE DATE STATED ON THAT ENDORSEMENT.

(Programming note: The date and time below will print on all sold applications.)

Effective date and time: <MMM DD, YYYY at XX:XX a.m.>

(Programming note: The sentence below will print on all unsold applications for Agent.)

Your policy will be effective when your required initial payment is received by your agent or at a later date of your choice.

(Programming note: The sentence below will print on all unsold applications for Direct.)

Your policy will be effective when your required initial payment is received or at a later date of your choice.

Total policy premium: <\$x,xxx>

Initial payment required: <\$x,xxx>

(Programming note: Initial payment received prints for sold applications.)

Initial payment received: <\$x,xxx>

Payment plan: <xxxx> (Programming note: The selected payment plan will print here)

(Programming note: This section is state specific and promulgated.)

Drivers and household members

(Programming note: The text below is state specific.)

Furnish information for the applicant, all operators who have an ownership interest in the vehicle(s), all household members who operate the vehicle(s), and each individual who customarily operates the vehicle(s) who is not a household member. Your failure to list an operator, a household member or any individual who customarily operates your vehicle(s) may have very serious consequences.

Name Date of birth
<XXXX XXXXXXXXXXXXXXXXX> <MMM DD, YYYY>

(Programming note: Headings will always print. (1) The "Driver's license #/licensed state" and "Current" headings will always print, but no information will populate for this field. (2) The total number of years licensed will print here.)

Driver's license #/ Licensed state Total years licensed
Current: <XXXX> (1) <XX> (2)

NOTICE: If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your vehicle is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under our rates.

(Programming note: The section below will always print, is state specific and promulgated.)

License information

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
 <XXXXX XXXXXXXXXXXXXXXXX>
 < XXX XXXXXXXXXXXXXXXXX>
 Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/mv.

(Programming note: The section below prints when there is a driver with a filing.)

Driver filing

Name	Filing type	State	Case number
<XXXXX XXXXXXXXXXXXXXXXX>	<XXXXXXXXXXXXXX>	<XX>	<XXXXXXXXXX>

(Programming note: The section below prints the coverages selected by the insured.)

Outline of coverage

(Programming note: The message below regarding policy limits needs to print directly underneath the "Outline of coverage" heading when there is more than one vehicle on the policy.)

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

(Programming note: Coverage order will match the state specific dec page coverage order, and may not always match the model order of coverages.)

(Programming note: The "General policy coverage" text will print when there is a policy level coverage listed.)

General policy coverage

	Limits	Deductible	Premium
Trailer (used with motorhome) (applies only under those physical damages coverages found in Parts 7,8 and 9 that you purchased for your motor home)	(Programming note: \$xx,xxx = the dollar value listed for Trailer Coverage.) The lesser of Actual Cash Value less Deductible or <\$xx,xxx>		<\$xxx>
Full Timer's Personal Liability (Part 18)	<\$xxx,xxx/\$xxx,xxx>		<xxx>
Medical Payments (in Part 18)	\$5,000 each person/\$50,000 each accident		
Loss Assessment (in Part 18)	\$5,000		
Shed Contents (in Part 18)	\$5,000	<\$xxx>	
Total premium for general policy coverage			<\$xxx>

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
 <XXXXX XXXXXXXXXXXXXXXXX>
 < XXX XXXXXXXXXXXXXXXXX>
 Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

(Programming note: Coverage order will match the state specific dec page coverage order, and may not always match the model order of coverages.)

(Programming note: If more than one vehicle, the below section will repeat for each vehicle. "X" equals vehicle number. Vehicles will be listed as Vehicle 1, Vehicle 2, Vehicle 3, Vehicle 4.)

Vehicle <X> (Programming note: The variable represents 1, 2, 3, or 4)

2003 Coachmen Classic

VIN: <XXXXXXXXXXXXXXXXXXXX>

Principal garaging address: <XXXXX>

State: <XX>

Use: <XXXXXXXX>

Coverages Parts 1-20

Compulsory insurance

	Limits	Deductible	Premium
Bodily Injury To Others (Part 1)	\$20,000 each person/\$40,000 each accident	<xxx>	<\$xxx>
Personal Injury Protection (Part 2)	\$8,000 each person	<xxx>	<xxx>
(Programming note: If the deductible is zero the following lines will not print. If deductible is greater than zero, one or the other will print.)			
(Programming note: The below will print if PIP coverage is for Named Insured only.)			
Deductible applies to You			
(Programming note: The below will print if PIP coverage is for Named Insured and Household Members.)			
Deductible applies to You and household members			
BI Caused By An Uninsured Motor Vehicle (Part 3) (Compulsory Limits \$20,000/\$40,000)	<\$xx,xxx> each person/<\$xx,xxx> each accident	<xxx>	<xxx>
Damage To Someone Else's Property (Part 4) (Compulsory Limit \$5,000)	<\$xx,xxx> each accident	<xxx>	<xxx>

(Programming note: The following heading and section will only print if purchased.)

Optional insurance

	Limits	Deductible	Premium
Optional Bodily Injury To Others (Part 5)	<\$xx,xxx> each person/<\$xx,xxx> each accident	<xxx>	<\$xxx>
Medical Payments (Part 6)	<\$x,xxx> each person	<xxx>	<xxx>
(Programming note: Descriptors are variable based on coverage settlement option selected. \$xxx,xxx = the rating base dollar value listed for the RV.)			
Collision (Part 7)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx> w/waiver	<xxx>
(Programming note: Descriptors are variable based on coverage settlement option selected. \$xxx,xxx = the rating base dollar value listed for the RV.)			
Limited Collision (Part 8)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx>	<xxx>
(Programming note: Descriptors are variable based on coverage settlement option selected. \$xxx,xxx = the rating base dollar value listed for the RV.)			
Comprehensive (Part 9)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx> <\$ xxx> glass	<xxx>
Emergency Expense (Part 10)	<\$xx.xx>		<xxx>
Roadside Assistance (Part 11)			<xxx>

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
<XXXXX XXXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXXX>
Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

Bodily Injury Caused By An Underinsured Motor Vehicle (Part 12) <\$xx,xxx> each person/<\$xx,xxx> each accident <xxx> <xxx>

(Programming note: This section is hard coded by the quoting platforms. Refer to the below note for when to display hard coded text.)
(Programming note: Display Deluxe Package Disappearing Deductible below for Actual Cash Value settlement option; for TLR/PP or Agreed Value when the vehicle value is < \$25,000.)

Deluxe Package Disappearing Deductible (Parts 13) included

(Programming note: This section is hard coded by the quoting platforms. Refer to the below notes for when to display hard coded text.)
Included with one or more of the physical damages coverages that you purchased for your vehicle:

(Programming note: Print the below coverages when Collision, Limited Collision, and/or Comprehensive is/are listed.)

Mexico Coverage (Part 16)
Fire Department Service (Part 15) \$1,000

(Programming note: Print the below coverages when Comprehensive is listed and the criteria for each coverage is met: Emergency Expense when limit is at \$750; Vacation Liability when limit is \$10,000.)

Emergency Expense (Part 10) \$750
Vacation Liability (Part 19) \$10,000

(Programming note: Print the below coverages when both Collision and Comprehensive or both Limited Collision and Comprehensive are listed and when vehicle has TLR/PP or Agreed Value and the vehicle value is > = \$25,000. Please note: Scheduled Medical Benefits/Vacation Residence is indented an additional two spaces.)

Deluxe Package Disappearing Deductible
Scheduled Medical Benefits/Vacation Residence (Parts 13 and 20)

Replacement Cost Personal Effects (in Part 17) <\$x,xxx> <\$xxx> <xxx>

Full Timer's Secured Storage Personal Effects (in Part 17) <\$xx,xxx> <\$xxx> <xxx>

...
Scheduled Personal Effects (in Part 17) <\$xx,xxx> <\$xxx> <xxx>

(Programming note: Display Vacation Liability below when the limit is greater than \$10,000.)

Vacation Liability (Part 19) <\$xx,xxx> <xxx>

(Programming note: Display Scheduled Medical Benefits/Vacation Residence below for Actual Cash Value settlement option, for TLR/PP or Agreed Value when the vehicle value is < \$25,000.)

Scheduled Medical Benefits/Vacation Residence (Part 20) <xxx>

(Programming note: this will print if policy has more than 1 vehicle. The variable represents 1, 2, 3, or 4.)

Total premium for Vehicle <X> \$xx

Total 12 month policy premium \$xxxxx

(Programming note: The section below prints when Comprehensive, Collision, or Limited Collision Coverage are listed on the application.)
(Programming note: The paragraph below contains state specific text.)

The vehicle value listed within the Comprehensive, Collision, and/or Limited Collision information above reflects one of the following loss settlement options:

Purchase Price – Applies to the value of Total Loss Replacement/Purchase Price Coverage, this value represents the purchase price of the new vehicle, including all the permanently attached equipment. It can not be reduced while this coverage is in effect on this vehicle and must be increased if more permanently attached equipment is added.

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>

<XXXXX XXXXXXXXXXXXXXXXX>

< XXX XXXXXXXXXXXXXXXXX>

Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

Agreed Value – Applies to the value of Agreed Value Coverage, this represents the supportable value of the vehicle at the time the insurance is purchased. For vehicles purchased within the last two years, support is the purchase documents. For vehicles purchased more than two years ago, support is an appraisal.

(Programming note: The paragraph below contains state specific text.)

Actual Cash Value – Applies to the most economical physical damage option. This value represents the actual cash value of the vehicle today, including all permanently attached equipment. The vehicle's value should be periodically reviewed to ensure it continues to reflect this. In the event of a total loss, this value, which will be displayed on the declarations page, will be compared to the then current actual cash value of the vehicle, less the deductible, and the lower amount will be paid. This is the only loss settlement option available for policies with Limited Collision coverage.

(Programming note: The section below prints when Full Timers Coverage is listed on the application.)

Non-Traveling Primary Residence use is for an insured who uses the vehicle as a primary residence, who either doesn't own or doesn't reside in another dwelling, and who rarely relocates the vehicle to different locations (typically once a season or less).

Traveling Primary Residence use is for an insured who uses the vehicle as a primary residence, who either doesn't own or doesn't reside in another dwelling, and who travels regularly to different locations.

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>

<XXXXX XXXXXXXXXXXXXXXXX>

< XXX XXXXXXXXXXXXXXXXX>

Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

(Programming note: This section will always print.)

(Programming note: The text below is state specific and promulgated.)

Vehicle information

(Salvage Title Vehicles are not eligible for Coverage Parts 7, 8, or 9.)

(Programming note: If more than one vehicle, the below section will repeat for each vehicle. Vehicles will be listed as Vehicle 1, Vehicle 2, Vehicle 3, Vehicle 4)

Vehicle <X> (Programming note: X = vehicle number. The variable represents 1, 2, 3, or 4)

2003 Coachmen Classic

VIN: <XXXXXXXXXXXXXXXXXX>

(Programming note: Only the garaging zip code will print below.)

Principal garaging address: <XXXXX>

Primary use of the vehicle: <XXXXX>

Odometer reading: (Programming note: This field will always be blank.)

(Programming note: Registration plate number: If plate number not available, field will display "to be provided". Variable text for Airbag/Passive seat belt and Anti-theft represents Yes/No and the word should print out.)

Registration	Air bag/Passive seat belt	Anti-theft
plate number	(Yes/No)	(Yes/No)

<XXXXXXXX> <XXXXXX> <XXX>

(Programming note: The section below prints when a discount applies to the application and only applicable sections print. If only one discount present, heading will read Premium discount.)

Premium discounts

Policy

<XXXXXXXX-X> (Programming note: Policy number <XXXXXXXX-X> will print if available.) Discount

Driver

<XXXX XXXXXXXXXXXXXXX> Discount

Vehicle

2003 Coachmen Classic Discount

(Programming note: The section below prints when a surcharge applies to the application and only applicable sections print.)

Additional policy information

Policy

<XXXXXXXX-X> (Programming note: Policy number <XXXXXXXX-X> will print if available.) Surcharge

Driver

<XXXX XXXXXXXXXXXXXXX> Surcharge

Vehicle

2003 Coachmen Classic Surcharge

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
<XXXXX XXXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXXX>
Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

Driving history

(Programming note: The section below prints when there is a rated driver with a violation or accident.)

(Programming note: The text below is state specific and promulgated.)

If any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s), which will be used to determine your rate. See "Your Consumer Guide" for additional information.

Please review the following information carefully because driving history is used to determine your rate. All accidents are considered at-fault and chargeable unless we receive additional information from you or another source that proves the accident was not-at-fault. We obtain driving history from the following sources:

- Your application (APP)
- Motor Vehicle Reports - provided by state agencies (MVR)

Driver	Description	Date	Source
<XXXXX XXXXXXXXXXXXXXXXX>	<XXXXXXXX>	<MMM DD, YYYY>	<XXX>

(Programming note: The section below prints when all drivers have a clean driving record.)

<XXXXX> (Brand company name will print in place of the X's) uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

(Programming note: The heading below prints when there is a Lienholder only).

Lienholder information

(Programming note: The heading below prints when there is an Additional Interest only.)

Additional Interest information

(Programming note: The heading below prints when there is a Lienholder and Additional Interest.)

Lienholder and Additional Interest information

(Programming note: The sections below prints the names and addresses on file for the Lienholder and Additional Interest.)

.....

Lienholder: LP #1
<XXX XXXXX XXXX, XX XXXXX>
2003 Coachmen Classic <XXXXXXXXXXXXXXXXXX>

.....

Additional Interest: ADDITIONAL INTEREST
<XXX XXXXX XXXX, XX XXXXX>

.....

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
<XXXXX XXXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXXX>
Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

(Programming note: The text below all of the bolded headings within this Application agreement section should print directly below the heading.)

Application agreement

Verification of content

I affirm that the statements contained herein are true to the best of my knowledge and belief and do agree to pay any surcharges applicable under the Company rules which are necessitated by inaccurate statements. I understand that this policy may be rescinded and declared void if this application contains any false information or if any information that would alter the Company's exposure is omitted or misrepresented.

Notice of information practices

(Programming note: The paragraph below contains state specific text.)

I understand that to calculate an accurate price for my insurance, the Company may obtain information from third parties, such as consumer reporting agencies that provide driving and claimshistories. The Company or its affiliates may obtain new or updated information to calculate my renewal premium or service my insurance. I may access information about me and correct it if inaccurate. In some cases, the law permits the Company to disclose the information it collects without authorization. However, the Company will not share personal information with nonaffiliated companies for their marketing purposes without consent. Complete details are in the Company's Privacy Policy, which will be provided with this insurance policy and upon request.

I affirm that

If I make my initial payment by electronic funds transfer, check, draft, or other remittance, the coverage afforded under this policy is conditioned on payment to the Company by the financial institution. If the transfer, check, draft, or other remittance is not honored by the financial institution, the Company shall be deemed not to have accepted the payment and this policy shall be void.

If I make my initial payment by credit card, the coverage afforded under this policy is conditioned on payment to the Company by the card issuer. I understand that if the Company is unable to collect my initial payment from the card issuer, the Company shall be deemed not to have accepted the payment and this policy shall be void. I also understand that if I authorize a credit card transaction for any payment other than the initial payment, this policy will be subject to cancellation for nonpayment of premium if the Company is unable to collect payment from the card issuer. The Company is deemed "unable to collect" in the following instances: (1) when I reach my credit limit on my credit card and the card issuer refuses the charge; (2) when the card issuer cancels or revokes my credit card; or (3) when the card issuer does not pay the Company, for any reason whatsoever, upon the Company's request.

(Programming note: The text below is state specific.)

I understand that the maximum limit for Comprehensive, Collision and Limited Collision (if purchased) is the Actual Cash Value of the vehicle at the time of the loss, less the deductible, or the amount displayed on the Coverage Selections Page, whichever is less; unless Total Loss Replacement/Purchase Price or Agreed Value Coverage options are selected, in which case the maximum limits are determined as provided for in the policy contract. The Total Loss Replacement/Purchase Price and Agreed Value Coverage options are not available for policies with Limited Collision.

(Programming note: The text below is state specific.)

The usage level selected at the time of this application and shown in the Outline of coverage section under "Use" reflects my intended use of each recreational vehicle. I understand that I must inform the Company if my usage intentions change.

(Programming note: The text below is state specific.)

I understand that the following uses are unacceptable: vehicles with more than two owners, converted and non-converted school buses, stationary vehicles, vehicles taken to and from work locations, vehicles parked in commercial sites, including construction areas used for any business or commercial use, vehicles leased or rented to others, vehicles located on a consignment lot, or recreational vehicles that are the only vehicle in the household. Vehicles used for racing

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>
<XXXXX XXXXXXXXXXXXXXXXX>
< XXX XXXXXXXXXXXXXXXXX>
Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

or speed tests, pickup or delivery of goods, taxi or limousine service, emergency services, or as a public or livery conveyance are also unacceptable. I understand that all operators shall have a valid driver's license and that operators under the age of 16 and those convicted of insurance fraud are unacceptable. Additionally, no vehicle shall be principally garaged in Hawaii, District of Columbia, Canada, Mexico, or Puerto Rico.

I affirm the value selected for the Agreed Value or the Purchase Price reflects an accurate dollar assessment for each recreational vehicle. For an Agreed Value vehicle, I understand that I must provide support to the Company for the Agreed Value amount. If I fail to do this as required by the Company, the vehicle may be changed to reflect either a lower Agreed Value if the support is lower than the original Agreed Value listed, or to have this enhanced physical damage coverage removed if I fail to provide any support. For Total Loss Replacement/Purchase Price policies, I understand that I must increase the Purchase Price reflected if I add any permanently attached equipment.

Other charges

(Programming note: There is no cancel fee language in MA.)

I agree to pay the installment fees shown on my billing statement that become due during the policy term and each renewal policy term in accordance with the payment plan I have selected. I understand that the amount of these fees may change upon policy renewal or if I change my payment plan. Any change in the amount of installment fees will be reflected on my payment schedule.

I understand that a returned payment fee of <\$XX.XX> will be assessed to the balance due on my policy if any check offered in payment is not honored by my bank or other financial institution. Imposition of such charge shall not deem the Company to have accepted the check unconditionally.

I agree to pay a late fee of <\$XX.XX> during the policy term and each renewal policy term when either the minimum amount due is not paid or payment is postmarked more than <XX> days after the premium due date. The amount of this fee may change upon policy renewal.

(Programming note: The "Applicant signature" heading and the three paragraphs under the heading print for customers who elect to sign their application electronically.)

Applicant signature

(Programming note: First and last name of primary named insured will display in variable text field.)

(Programming note: State specific text below.)

I represent that I, <XXXXXXXXXXXXXXXX>, am the person identified as the named insured and the first driver in the Drivers and household members section of this application. I acknowledge and agree to the statements contained within this application.

I also acknowledge and agree that by typing my name in the designated boxes on the screen below this form and clicking "Continue", I am electronically signing this application, which will have the same legal effect as the execution of this document by a written signature and shall be valid evidence of my intent and agreement to be bound by its terms.

I understand that my name already appears in the signature line below because I chose to electronically sign this application.

(Programming note: The signature line will appear on all applications.)

(Programming note: Pre-fill name and date for those who elect to sign electronically.)

(Programming note: For Direct, "Not Applicable/Sample Form" will print on the signature line for unsold applications, or in the event the customer fails authentication or fails to e-sign.)

(Programming note: For customers who e-sign, "Policy number, <XXXXXXXX-X>" will print if available.)

Policy number: <XXXXXXXX-X>

<XXXXX XXXXXXXXXXXXXXXXX>

< XXX XXXXXXXXXXXXXXXXX>

Page <X of X>

(Programming note: "Page <X of X>" will not print for e-sign.)

Signature of named insured

Date

X

Form Z030 MA (10/08)

Policy number: <xxxxxxx-x>

<xxxxxx> <xxxxxxx>

<xxxxxx> <xxxxxxx>

Page <x> of <x>

Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers

You previously requested that we not renew your policy. Therefore, your policy will expire at 12:01 a.m. on XXXX XX, YYYY and will not be renewed. In such a case, we are not required to mail our Legal Notice of Non-Renewal to your agent or to you.

If your Application or Coverage Selections Page shows an expiration date for your policy that is different than the date shown above, the expiration date shown on your Application or Coverage Selections Page will not apply. Instead, the expiration date shown above will apply.



<XXXXXXXXXX X XXXXXXXX>
<9999 XXXXXXXX XX>
<XXXXXXXXXX XX 999999>

<XXXXXXXXXX X XXXXXXXX>
<9999 XXXXXXXX XX>
<XXXXXXXXXX XX 999999>

Motor Home Insurance Coverage Summary This is your Coverage Selections Page

Policy number: <XXXXXXXXXX-X>

Underwritten by:

<XXXXXXXXXX XXXXXX XXXXXXXXXXX XXX>

<XXXXX XX, XXXX>

Policy Period: <1XXXXX XX, XXXX>- <2XXXXX XX, XXXX>

Page X of X

progressive.com

Online Service

Make payments, check billing activity, update policy information or check status of a claim.

800 876-5581

For customer service and claims service

24 hours a day, 7 days a week

Your coverage begins on <XXXXXXXXXX XX,XXXX1> at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends <XXXXXXXXXX XX,XXXX2> at 12:01 a.m. **HOWEVER, IF YOU RECEIVE OR HAVE RECEIVED AN ENDORSEMENT FROM US STATING AN EXPIRATION DATE DIFFERENT THAN THE ONE STATED ON THIS COVERAGE SELECTIONS PAGE, YOUR POLICY WILL EXPIRE ON THE DATE STATED ON THAT ENDORSEMENT.**

This page and any attached endorsements form a part of your policy and contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle. The policy contract is form xxxX XX (xx/xx). The contract is modified by form XXXX (xx/xx).

Drivers and household members

	Additional Information
JOHN INSURED	Named insured

Outline of coverage

This policy provides only the coverages for which this Coverage Selections Page indicates you have.

General policy coverage	Limits	Deductible	Premium
Trailer (used with motorhome); (applies only under those physical Damages coverage found in parts 7, 8, and 9 That you purchased for your motorhome)	The Lesser Of Actual Cash Value Less Deductible or <\$xx,xxx>		<\$xxx>
Full Timer's Personal Liability (Part 18)	<\$xxx,xxx/\$xxx,xxx>		<xxx>
Medical Payments (in Part 18)	\$5,000 each person/\$50,000 each accident		
Loss Assessment (in Part 18)	\$5,000		
Shed Contents (in Part 18)	\$5,000	<\$xxx>	
Total premium for general policy coverage			

Motor Home X
2003 Coachmen Classic
 VIN: XXXXXXXXXXXXXXXXXXXX

Principal garaging address: <xxxxx>

Coverages Parts 1-20

Compulsory insurance

	Limits	Deductible	Premium
Bodily Injury To Others (Part 1)	\$20,000 each person/\$40,000 each accident	<xxx>	<\$xxx>
Personal Injury Protection (Part 2)	\$8,000 each person	<xxx>	<xxx>
Deductible applies to You			
BI Caused By An Uninsured Motor Vehicle (Part 3)	<\$xx,xxx> each person/<\$xx,xxx> each accident	<xxx>	<xxx>
(Compulsory Limits \$20,000/\$40,000)			
Damage To Someone Else's Property (Part 4)	<\$x,xxx> each accident	<xxx>	<xxx>
(Compulsory Limit \$5,000)			

Optional insurance

	Limits	Deductible	Premium
Optional Bodily Injury To Others (Part 5)	<\$xx,xxx> each person/<\$xx,xxx> each accident	<xxx>	<\$xxx>
Medical Payments (Part 6)	<\$x,xxx> each person	<xxx>	<xxx>
Collision (Part 7)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx> w/waiver	<xxx>
Limited Collision (Part 8)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx>	<xxx>
Comprehensive (Part 9)	The lesser of Actual Cash Value at time of loss less Deductible or <\$xxx,xxx>	<\$xxx> <\$ xxx> glass	<xxx>
Emergency Expense (Part 10)	<\$xx.xx>		<xxx>
Roadside Assistance (Part 11)			<xxx>
Bodily Injury Caused By An Underinsured Motor Vehicle (Part 12)	<\$xx,xxx> each person/<\$xx,xxx> each accident	<xxx>	<xxx>
Deluxe Package Disappearing Deductible (Part 13)			included
Included with one or more of the physical damages coverages that you purchased for your vehicle:			
Mexico Coverage (Part 16)			
Fire Department Service (Part 15)	\$1,000		
Emergency Expense (Part 10)	\$750		
Vacation Liability (Part 19)	\$10,000		

Deluxe Package Disappearing Deductible			
Scheduled Medical Benefits/Vacation Residence (Parts 13 and 20)			
Replacement Cost Personal Effects (in Part 17)	< \$x,xxx >	< \$xxx >	< xxx >
Full Timer's Secured Storage Personal Effects (in Part 17)	< \$xx,xxx >	< \$xxx >	< xxx >
Scheduled Personal Effects (in Part 17)	< \$xx,xxx >	< \$xxx >	< xxx >
Vacation Liability (Part 19)	< \$xx,xxx >		< xxx >
Scheduled Medical Benefits/Vacation Residence (Part 20)			< xxx >
Total premium for Vehicle X			\$xx
Total 12 month policy premium			\$xxxxx

Part 5 – Optional Bodily Injury To Others

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury To Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

Part 12 – Bodily Injury Caused By An Underinsured Motor Vehicle

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

Premium discounts

Several discounts are available and your premium has been reduced if one or more discounts are indicated below. Contact customer service for further details.

Policy	
<XXXXXXXXX-X>	Discount will display if applicable
Driver	
Joe Insured	Discount will display if applicable
Vehicle	
2003 Coachmen Classic	Discount will display if applicable

Lienholder and Additional Interest information

.....
Lienholder: LP #1
<XXX XXXXX XXXX, XX XXXXX>
2003 Coachmen Classic <XXXXXXXXXXXXXXXXXX>
.....
Additional Interest: ADDITIONAL INTEREST
<XXX XXXXX XXXX, XX XXXXX>

Driver information

Name Date of Birth
.....
XXX XXXXXXXX XXX XXX XXXX

Current driver's license #	License status	Years licensed	Operator Status
XXXXXXXXXX	XXXX	XX	XXXXXXXXXXXXX

.....
Check carefully that all operators of your vehicle(s) are shown. Your failure to list a household member who will operate your vehicle or any individual who customarily operates your vehicle may have very serious consequences.

NOTICE: If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. We may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your vehicle is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under our rates.

Countersigned by _____
Authorized Signature

Authorized Signature

Progressive®

Pet Injury Coverage Endorsement

"PART 14. PET INJURY COVERAGE" is deleted from your policy and replaced by the following:

PART 14. PET INJURY COVERAGE

When used in this Part, "**your pet**" appears in boldface and means any dog or cat owned by you or a **household member**.

This coverage applies only if **you** have purchased both Collision (Part 7) and Comprehensive (Part 9) or both Limited Collision (Part 8) and Comprehensive (Part 9) for at least one of **your motor homes**.

If **your pet** sustains injury or death while inside a motor home at the time of a loss that is covered for that motor home under Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9), we will provide:

1. up to \$1,000 for reasonable and customary veterinary fees incurred by you or a **household member** if **your pet** is injured in, or as a direct result of, the covered loss; or
2. a \$1,000 death benefit if **your pet** dies in, or as a direct result of, the covered loss, less any payment we made toward veterinary expenses for **your pet**.

In the event of a covered loss due to theft of a motor home for which your policy provides coverage under Comprehensive (Part 9), we will provide the death benefit provided **your pet** is inside the motor home at the time of the theft and **your pet** is not recovered.

This Part 14 does not apply to any loss involving a motor home which you or any **household member** owns or uses regularly, unless a premium for both Collision (Part 7) and Comprehensive (Part 9), or both Limited Collision (Part 8) and Comprehensive (Part 9), for that motor home is shown on the Coverage Selections Page.

The following limits of coverage apply to this Part 14:

1. The most we will pay for all damages in any one loss is a total of \$1,000 regardless of the number of dogs or cats involved.
2. If **your pet** dies in, or as a result of, a covered loss, we will provide a death benefit of \$1,000, less any payment we made toward veterinary expenses for **your pet**.
3. No deductible shall apply to this coverage.

All other terms, limits and provisions of this policy remain unchanged.

Progressive®

Your Consumer Guide

Ways to

save

on your 2009

Motor Home Insurance

For policies effective on or after April 1, 2009

Save Money in 2009

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Important Notice

Remember that this brochure is not meant to be a substitute for reading your Massachusetts Motor Home Insurance Policy. That policy is your insurance contract. Questions or disputes concerning your motor home insurance will be resolved according to the terms of this policy.

Massachusetts Division of Insurance
One South Station
Boston, Massachusetts 02110-2208
1-617-521-7794
www.mass.gov/DOI

Part I. What is in my insurance policy?

Coverages you must buy: Compulsory Insurance Parts 1-4

1. Bodily Injury to Others

Bodily Injury to Others protects you against legal liability for the accidental injury or death of others caused by the operation of your motor home, but **only if the accident occurs in Massachusetts**. You will be covered up to the basic limit of \$20,000 per person and \$40,000 per accident. Injuries to the driver or passengers in your motor home are **not** covered under this Part.

If you drive outside of Massachusetts or in places where the public has no right of access, or if you drive with guests in your motor home, please see Optional Bodily Injury to Others (Part 5), for coverage that will protect you in such situations.

You could be sued for more than the required (\$20,000/\$40,000) limits for Bodily Injury to Others. Buying higher limits under the Optional Bodily Injury to Others (Part 5) coverage may protect you from large losses.

2. Personal Injury Protection (PIP)

Personal Injury Protection (PIP) pays up to \$8,000 for medical expenses, replacement services and 75% of any lost wages. PIP will pay these expenses to you or anyone you let drive your motor home, anyone living in your household, passengers and pedestrians, no matter who causes the accident.

Your PIP coverage pays for medical expenses in excess of \$2,000 that are not reimbursed by your health insurance only after these expenses have been submitted to your health insurer to determine what it will and will not pay.

3. Bodily Injury Caused by an Uninsured Motor Vehicle

Bodily Injury Caused by an Uninsured Motor Vehicle protects you, anyone you let drive your motor home, household members and passengers (unless covered by another Massachusetts policy with similar coverage) against losses caused by an uninsured or unidentified ("hit and run") driver. A minimum limit of \$20,000 per person and \$40,000 per accident is required. This coverage does not pay for property damage or damage to your motor home.

4. Damage to Someone Else's Property

This coverage pays for damage to another person's property when you, a household member or another authorized driver cause an accident. A minimum limit of \$5,000 is required.

Compulsory insurance is the minimum amount of coverage required by state law. Accidents can often result in damage that exceeds these limits. Depending on your individual needs, you may wish to purchase increased limits on these coverages or additional types of coverages such as those listed in the optional coverage section. You should consult with an agent or other insurance professional for help in determining what types and how much coverage you need.

Coverages you may buy: Optional Insurance Parts 5 -14

5. Optional Bodily Injury to Others

Optional Bodily Injury to Others extends your liability protection under Part 1 above the mandatory limits required by the Commonwealth. This option provides coverage for accidents beyond Massachusetts to anywhere in the United States, its territories or possessions, or Canada. It also provides coverage for bodily injuries suffered by guests on your motor home.

6. Medical Payments

Optional medical payments coverage pays for medical expenses for you, your household members and passengers, over and above amounts covered by Personal Injury Protection (PIP) no matter who caused the accident.

7. Collision

Collision coverage pays for damage to your motor home, less any deductible, no matter who causes the accident. Personal property is not covered under this part unless it is permanently installed in your motor home. If your motor home is financed, your lender may require collision coverage.

Waiver of Deductible

For an additional premium, you may purchase a "waiver of deductible." With this waiver, your collision deductible will not apply when an accident is caused by an identifiable driver.

8. Limited Collision

Limited collision coverage pays for collision damage to your motor home if you are no more than 50% at-fault for the accident AND the owner of the other vehicle is identifiable.

9. Comprehensive

Comprehensive coverage pays for damage to or loss of your motor home, less any deductible, resulting from events such as fire, theft, vandalism, and striking an animal, but not collision. Personal property such as a stereo is not covered under this part unless it is permanently installed in your motor home. If your motor home is financed, your lender may require this coverage.

If your motor home is stolen you must report it to the police and your insurance company.

Selecting Your Deductible

Your deductible will be set at \$500 unless you select a different amount. You can always save on your premium by choosing a larger deductible where one is offered. In determining the right deductible for you, decide how much you can afford to pay out of your own pocket in the event of an accident or loss in which you are at fault, or the other driver is unidentified.

10. Emergency Expense

This coverage reimburses reasonable expenses for temporary living facilities, transportation of you and your motor home back to your residence, and alternative vehicle rental when your motor home is stolen or is inoperable or requires repairs due to a loss for which you have coverage under Collision, Limited Collision or Comprehensive. This coverage applies only if the loss occurs more than 50 miles from your residence or you have the Full Timer's Package.

11. Roadside Assistance

Roadside Assistance pays for towing and labor charges by our authorized service representative each time your motor home breaks down. You are covered only for the on-site labor costs at the breakdown site needed to get your motor home running again. Parts are not covered. Limitations apply to towing or labor by a provider other than our authorized service representative.

12. Bodily Injury Caused by an Underinsured Motor Vehicle

This optional coverage pays if you are injured by a motorist with liability limits less than the amount of the damages you are entitled to recover. The other motorist's policy pays its limits first and then yours pays any remaining losses up to the amount purchased. This coverage will not pay for damage to property.

Other Coverages

All insurers offer Parts 5-9 and 12 above. In addition to these common coverages, insurers are free to offer other coverages or policy features in order to compete for customers. Some of the additional features you may find include:

- Accident Forgiveness

- Small Claims Forgiveness

- Multiple Deductible Options for Collision and Comprehensive

- Pet Coverage

- Options by which we pay for total losses a previously-agreed amount, the purchase price of your motor home, or the cost of a new motor home.

- Disappearing Deductibles

- Fire Department Service Coverage, which pays up to \$1000 for charges you agree to pay when the fire department is called to save or protect your motor home

- Physical damage coverage in Mexico

- Personal Effects Coverage, which pays for physical damage or theft of scheduled and unscheduled personal property, and personal property in storage.

- Full Timer's Package, which provides liability, medical payments, and personal effects coverage to insureds who occupy their motor homes on an extended basis.

- Vacation Liability Coverage, which provides liability coverage for accidents at a motor home being used as a temporary residence.

- Scheduled Medical Benefits - Vacation Residence Coverage, which pays scheduled amounts for certain serious injuries you sustain while using your motor home as a residence.

Part II. Shopping for Insurance

In recent years, all rates for motor home insurance have been set by the Commissioner of Insurance under what was known as the "fix-and-establish" system. Under this system, companies were not allowed to compete for drivers by charging lower premiums.

Beginning April 1, 2008, motor home insurance companies began setting their own rates. This means that if you request premium quotes for the same coverage from several different companies, you will most likely receive different quotes from each of them. You will then be able to choose the best rate for the coverage you want. The Commissioner of Insurance still

must approve a company's rates, but the new system will allow companies to compete for your business.

Will My Motor Home Insurance Coverages Change?

Although the minimum limits and basic coverages will not change, insurers will now be permitted to offer additional coverages, higher limits, and lower or waived deductibles. Therefore, you may have more choices available to you, and may want to shop around if there are additional coverages you wish to purchase.

Will Competition Lower My Premium?

Competition is designed to encourage insurance companies to offer their lowest possible premium to each driver. Although the majority of Massachusetts policyholders will probably benefit from reduced rates under the new system, the amount that you pay will depend on your individual risk factors, such as your driving record, the territory in which you live, and other rating factors approved by the Commissioner. While every policy is different, maintaining a clean driving record should decrease your rates.

How Should I Shop For Motor Home Insurance?

First you should determine what types of coverage you need, and how much of each type you need. Once you have decided what you need, you should then get premium quotes for that coverage from several companies. You will be able to do this by working with one or more agents and by contacting different insurance companies directly.

For a current list of all insurance companies offering motor home insurance in Massachusetts, please contact the DOI.

How Should I Decide Where To Purchase My Policy?

Once you have chosen the types and amounts of coverage that you need, you will need to obtain quotes from different insurance companies in order to find the best price. ***Make sure the premium quotes you are getting from each company are for the same coverage.*** Once you have determined which companies will provide you with the best price for the coverage you need, you may wish to speak with family members, friends and neighbors to learn about their claim experiences. Remember that while price is certainly an important factor in deciding which insurance company to choose, it is not the only factor. Price, discounts, claims handling, the location of an agent or direct writer, or the financial health of the company are all legitimate factors you might consider in buying insurance. Ultimately, you must decide which features are most important to you.

Can I Pay My Premium in Installments?

Most companies offer installment plans to allow policyholders to spread out their payments. The company typically adds a service fee to policies making use of the installment plan option. If you are assigned to an insurer through the MAIP, you will be offered an installment plan unless you have previously had a policy cancelled for non-payment or if you have made a payment with a bounced check. For policies written on the voluntary market, installment plans are optional.

Part III. How do I lower my premium?

How is my Premium Calculated?

Many consumers are confused about how their motor home insurance premiums are calculated. They mistakenly believe that they have no control over the cost of their motor home insurance. This is not true. Massachusetts drivers do have the ability to lower their motor home insurance premium by shopping around, driving safely, choosing appropriate coverage, and taking advantage of discounts.

Insurance companies group you with other individuals who share your risk characteristics - such as the number of years of driving experience. Insurance companies then calculate your individual premium, using the base rate for your group, and then revise your premium to reflect your individual risk factors and appropriate discounts. In determining your actual premium, insurance companies consider your years of driving experience, the number and type of your at-fault accidents, the number and type of your traffic violations, the vehicle you drive and the principal place where you garage that vehicle. Insurance companies may also consider other risk factors if those factors are relevant to risk and approved by the Commissioner.

Prohibited Underwriting and Rating Factors

For rates offered as of April 1, 2008, insurance companies may not use certain factors for either underwriting or rating under Massachusetts law. Underwriting is the company's process of deciding whether or not to accept your business and issue you a policy. Insurers cannot use sex, marital status, race, creed, national origin, religion, age, occupation, income, principal place of garaging, education, and home ownership in the underwriting process.

Rating is the company's process of deciding how much premium to charge you. Insurers cannot use sex, marital status, race, creed, national origin, religion, age (except for safe drivers who are 65 years or older), occupation, income, education, and home ownership in the rating process.

Insurance companies are also prohibited from using credit information from consumer reporting agencies for either underwriting or rating.

Saving Money

Coverage Choices

Drivers can often lower their premium by thinking about which optional coverages they really need and the level of coverage that best fits their situation.

PIP Coverage

You can save on your premium by excluding yourself, or yourself and household members from some or all of this coverage. You should consider this option if you have a medical and disability income plan. The portion of each claim you have agreed not to be covered for is called a "deductible."

Collision and Comprehensive

Find out what your motor home is worth today. If you have a motor home of low dollar value, it may be a wise economic choice not to buy the Collision and Comprehensive coverage unless a lender requires it.

Emergency Expense

If you can afford to pay for temporary living facilities, transportation of you and your motor

home back to your residence, and rental charges for alternative transportation when your motor home is in the shop for collision or comprehensive repairs, you may not need Emergency Expense coverage.

Roadside Assistance

If you belong to a Motor Club, you probably do not need this coverage since many Motor Clubs' services include towing and labor.

Discounts

Insurance companies offer a variety of discounts. Some discounts are required by law, such as for drivers who are 65 years or older. Other discounts are optional, and may include passive restraints, anti-theft devices, driver-training, multi-vehicle or other Commissioner-approved factors that reduce either the risk or extent of injuries or damage. Whether insurance companies are required to offer a particular discount by law or simply choose to offer it, the amount of those discounts may vary somewhat from company to company. When shopping for your new policy, be sure to find out what types of discounts each company offers, and how much each of those discounts reduce your premium.

Mandatory Discounts

All companies must offer the following discounts:

Age 65 or Older

At least a 25% discount for all motor vehicle coverages will be applied to a premium after all other discounts and rating factors if the principal operator is 65 years or older and meets any other applicable conditions.

Optional Discounts

Companies may offer many discounts in addition to the ones listed above. Some examples of discounts that you might find include:

- Responsible Driver
- Paid-in-Full
- Claim-Free Renewal
- Other Policies with the Company
- Transfer from another company
- Prompt Payer
- Passive restraints
- Anti-theft devices

Each company will set eligibility requirements for optional discounts. Talk to your agent or company representative to learn what is available and if you qualify.

Group Discounts

In recent years, many insurers have been offering discounts to numerous groups to attract new customers. These discounts will decrease your entire insurance premium. In addition, many group plans do not charge interest or require an initial deposit.

Groups can be sponsored by an employer, civic organization, motor club, association, trade union, credit union, etc. You may want to check with agents of several different insurers to learn which groups the insurer has been approved to offer discounts to and the size of the

discounts. Any member of an approved group is eligible for the discount.

Part IV. My driving record

Beginning in April 2008

As of April 1st, 2008, Massachusetts drivers will have the benefit of a competitive motor home insurance market. This means that the old system where motor home rates are set by the Commissioner of Insurance no longer exists. In a competitive market, insurance companies may set their own rates. In addition, insurance companies may choose to develop their own Merit Rating Plan or they can decide to continue to use the existing Safe Driver Insurance Plan (SDIP). In any event, all insurance company rates and Merit Rating Plans must be approved by the Commissioner of Insurance.

What is a Merit Rating Plan?

Under the new competitive market system, insurance companies will be permitted to develop their own rules - known as Merit Rating Plans - to determine if and how they will impose surcharges on your premium for at-fault accidents and traffic violations. For example, an insurance company's Merit Rating Plan might offer an accident forgiveness option where surcharge points will not be applied for your first at-fault accident under certain circumstances.

An insurance company's Merit Rating Plan shall not:

- Use any at-fault accident or traffic violation that is greater than 6 years old from the policy effective date, or
- Increase premium for at-fault accidents or traffic violations for more than 5 years.

For more information on individual insurance company Merit Rating Plans, contact the insurance company or insurance agent directly.

What is the Safe Driver Insurance Plan (SDIP)?

Companies can also choose to adopt the existing SDIP system as their Merit Rating Plan. The SDIP is the point based system that lowers premiums for drivers with clean driving records, and increases premiums for drivers with traffic violations and at-fault accidents. Auto policies written through the Massachusetts Automobile Insurance Plan (MAIP) use the SDIP system as the company's merit rating plan. For more specific details about the SDIP, visit the Merit Rating Board's website at www.mass.gov/mrb.

Driving Safely Can Reduce Your Premium

Companies are free to create Merit Rating Plans or use the existing SDIP. These plans lower your premium based on years of incident-free driving, or raise your premium based on at-fault accidents and traffic violations. Most insurance company Merit Rating Plans and the SDIP provide good driver discounts to drivers with clean driving records. Driving safely and maintaining a clean driving record will almost certainly reduce your motor home insurance premium.

Copies of Your Driving Record

You may obtain an official copy of your driving history record from the Merit Rating Board

(MRB). The MRB is the state agency that maintains driving history records. You can receive a copy of your record by submitting a completed "Request for Detailed Driving History Record" form to the MRB. There is a \$15 fee to process your request. You can download the form from the MRB's website at www.mass.gov/mrb or you can call 617-351-4400 to obtain the form.

Operators New to Massachusetts

If you are new to Massachusetts you may be assigned to an insurer through the MAIP. MAIP policies use the SDIP system for a Merit Rating Plan. This allows drivers new to Massachusetts to get credit for their safe driving in other jurisdictions. If a driver new to Massachusetts was licensed in another state or country within the last 6 years, the driver will initially have zero (0) SDIP surcharge points. However, the new driver will not be eligible for any safe driving discounts.

If a new driver's Motor Vehicle Report (MVR) is electronically available, the insurer will be responsible for obtaining it from the state or country where the driver was previously licensed. If an MVR is not electronically available, the driver can obtain an official driving record, or a record from a previous insurer, and submit it to the current insurer. If that driving record is not in English, the driver must obtain a translation certified true and correct by a translator, attach it to the driving record, and submit it to the current insurer.

Merit Rating Board

The Merit Rating Board is the state agency that maintains operator driving history records and is responsible for the administration of the Safe Driver Insurance Plan. The MRB receives and maintains information from insurance companies, police departments, and Massachusetts courts regarding at-fault accidents and motor vehicle traffic violations.

If you are a listed driver on a Massachusetts private passenger motor vehicle insurance policy assigned through the MAIP, the MRB will determine your SDIP rating and report it to your insurance company. If you obtain your policy through the voluntary market and your insurance company uses its own merit rating plan, the insurance company will use the information from the MRB's driving history record, your application, and/or other motor vehicle reports provided by state agencies to determine your premium. You can learn more about the MRB and the SDIP by visiting our website at www.state.ma.us/mrb or you can contact the Merit Rating Board's Customer Service Section at 617-351-4400.

Part V. Accidents, Claims & Fraud

Everyone Pays for Insurance Fraud

Motor home insurance fraud is not a victimless crime. We can all do our part to hold down costs by reporting suspected fraud and being part of the solution. Insurance fraud is a crime punishable by up to five years in state prison and a \$10,000 fine.

When you are involved in a motor home accident, you rely on your motor home insurer to handle your claim properly, fairly, and with as little inconvenience to you as possible. As a policyholder, you can ensure the efficiency of claims processing by doing your part to assist insurers in providing accurate information when the policy is issued, and in the fact-gathering process that follows a motor home accident. If you give false information to your insurer concerning where your motor home is garaged or who customarily drives your motor home, your claim may be denied.

Buying a Policy

The single most important thing you can do to protect yourself from a claim denial is to check

that all of the information you provide your insurance company is complete and accurate.

You must indicate where your motor home is garaged most of the time, regardless of your listed address. Furthermore, you must also list all the licensed drivers who are likely to operate your vehicle. This includes people who live with you (family and roommates) who do not have their own motor home insurance, and also people who use your motor home on any kind of regular basis.

After an Accident

Three simple steps can make a real difference in collecting all of the relevant information in the event of an accident:

- 1) Keep the following items in your motor home - a disposable camera, a first aid kit, a tape measure, and blank police reports or accident diagrams.
- 2) Note all participants and witnesses at the scene including their name, address, contact information, and insurers regardless of whether or not anyone was injured.
- 3) File reports with the local police and your insurer promptly after the accident.

These easy steps will allow you to make a contribution to limiting the cost of fraud to all insurers, and thereby hold down rates for all consumers. In addition, you will be far more likely to be satisfied with the handling of your claim.

If you suspect fraudulent conduct on the part of anyone involved in your motor vehicle accident or your insurance claim - including other operators, any passengers, the repair shop, the appraiser, or any employee of the insurer - please call the Insurance Fraud Bureau hotline at 1-800-32-FRAUD. Another number to remember is the Governor's Auto Theft Strike Force Hotline at 1-800-HOT-AUTO when you have information about an auto theft. You will be able to speak confidentially with an investigator about your suspicions.

Finally, be sure that your motor home body repair shop is registered with the Division of Standards 1-617-727-3480.

The Use of Original Equipment Manufacturer (OEM) Parts in the Repair of Your Vehicle

OEM Parts - No Additional Charge to Owner

You are entitled to the use of Original Equipment Manufacturer (OEM) parts in the repair of your vehicle under any of the following circumstances:

- Your vehicle has been driven for no more than 20,000 miles,
- The operational safety of the vehicle would otherwise be impaired, or
- After reasonable and diligent effort, an appropriate rebuilt, aftermarket or used part cannot be located.

If you do not meet any of the criteria listed above, you can always require your motor home repairer to use OEM parts, but you might be required to pay the increased cost that may result.

Whenever repairs are to be made to a vehicle using non-OEM parts, state law requires that notice must be given by the appraiser and repairer to the owner prior to repairs being made.

Optional Endorsement for OEM Parts

Some insurers may offer an endorsement covering the amount necessary to replace any damaged "crash part" which cannot be repaired, with an OEM part. You must pay additional premium for this optional endorsement. Contact your agent or insurance company to see if they offer this endorsement.

Part VI. Things to Remember

Pre-Insurance Inspection

A Pre-Insurance inspection of used private passenger motor vehicles prior to providing coverage for Collision, Limited Collision or Comprehensive is required unless waived by your insurer. The inspection may be deferred for ten calendar days - not including legal holidays and Sundays. If your motor home is not inspected within the required time, these coverages will be automatically suspended.

Cancelling Your Policy

If you cancel your insurance policy, no refund will be issued until your insurance company receives a receipt showing the license plates have been returned to the Registry of Motor Vehicles.

Safety Inspection and Premium Payment

It is your responsibility to make sure that your safety inspection sticker is current. If you fail to keep your sticker current, you may be fined and surcharged. You must pay your premium to avoid cancellation of your insurance. On the effective date, cancellations are electronically reported to the Registry of Motor Vehicles.

Newly Licensed Drivers

If any of your children who are household members obtain a driver's license, some insurers might require you to notify them within 60 days of that date. You might be required to list all licensed household members and any other licensed person who will customarily operate your motor home.

Cooperate with Your Insurance Company

If you or someone on your behalf gives your insurance company false, deceptive, misleading, or incomplete information concerning the description and place of garaging of your motor home, or the names of those people who drive your motor home, your insurer may refuse to pay your claims under any or all of the Optional Insurance Parts of your policy.

Travel Outside Massachusetts

If you travel outside of Massachusetts to another state or to Canada, it is a good idea to have your insurance policy or proof of insurance with you. Your agent or insurance company can provide these forms.

For More Information

If you visit the Division of Insurance's website at www.mass.gov/doi, you will find an array of materials that can help you understand insurance in Massachusetts. Go there to learn more about:

- Shopping Around for Insurance
- Consumer Rights in Insurance
- Learn More About the Massachusetts
Automobile Insurance Plan (MAIP)
- Insurance and Your Rental Car

OPTIONAL INSURANCE

There are sixteen separate Parts to Optional Insurance. They are called Optional Insurance because they are not required by law. The amount of insurance and cost of any of these Parts you purchased is shown on the Coverage Selections Page.

With the exception of Part 11 and Parts 13 through 20, we must sell you any or all of the Optional coverages you wish, subject to any deductibles and limits specified in Massachusetts law. However, Massachusetts law provides that we may refuse to sell Collision (Part 7) and Comprehensive (Part 9), or both, in certain specified instances. We also may refuse to sell you Total Loss Replacement/Purchase Price and/or Agreed Value coverage described under Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) below.

Because two of the Optional coverages – Collision (Part 7) and Limited Collision (Part 8) – duplicate each other in many ways, you may buy one of them but not both. If you do not buy either one, you still have the right to sue people who damage **your motor home** but we will not provide any assistance to you under this policy.

We will not pay under any of the Optional coverages:

1. If the accident happens while **your motor home** is being used as a public or livery conveyance. This does not apply to the use of **your motor home** in a share-the-expense transportation pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. For loss of or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, unless it:
 - a. Is covered under, and you have purchased, either Personal Effects Coverage (Part 17) or Full Timer's Shed Contents Coverage under Part 18; or
 - b. Has been permanently installed in the motor home.Electronic Equipment includes but is not limited to:
 - a. Radios and Stereos;
 - b. Cassette and Compact Disc Systems;
 - c. Navigation Systems, Internet Access Systems, and Personal Computers;
 - d. Video Entertainment Systems, Telephones and Televisions;
 - e. Two-way mobile radios, Scanners and Citizens Band Radios;
 - ~~f.~~—Tapes, discs, cassettes, and other media are not covered.
3. For loss or damage to equipment designed for the detection or avoidance of any law enforcement speed measuring device. This does not apply to electronic equipment designed solely for safety warning systems.
4. For injury or damage that is intentionally caused by you, a **household member** or anyone else using **your motor home** with your consent.

PART 5. OPTIONAL BODILY INJURY TO OTHERS

If you have paid the premium for this coverage, under this Part, we will pay damages to people injured or killed in accidents if you or a **household member** is legally responsible for the accident and the accident arises out of the ownership, maintenance or use of a motor home by you or a **household member**. We will also pay damages if someone else using **your motor home** with your consent is legally responsible for the accident. The damages we will pay are the amounts the injured person is entitled to collect for bodily injury through a court judgment or settlement.

PART 13. DISAPPEARING DEDUCTIBLE

If Disappearing Deductibles is shown on the Coverage Selections Page, then the following is added to Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9):

If, during any policy period, you do not have a loss under Collision (Part 7), [Limited Collision \(Part 8\)](#), or Comprehensive (Part 9) for which we have paid any amount, then:

1. Any deductible for Collision (Part 7), [Limited Collision \(Part 8\)](#), or ~~and~~ Comprehensive (Part 9) shall be reduced for the following policy period by 25%; and
2. No deductible for Collision (Part 7), [Limited Collision \(Part 8\)](#), or ~~and~~ Comprehensive (Part 9) will apply for the fifth policy period and thereafter if you do not have any losses during the previous four consecutive policy periods.

If you have a loss at any time for which we make a payment under Collision (Part 7), [Limited Collision \(Part 8\)](#), or Comprehensive (Part 9), then the most recent elected deductible will be restored for the subsequent policy period. Thereafter, the deductible may again be reduced if the conditions set forth above are satisfied.

Reductions and increases in the deductible under this provision shall apply to all **your motor homes**.

This coverage applies only if you have purchased both Comprehensive Coverage and Collision Coverage or [both Comprehensive Coverage and Limited Collision Coverage](#) for all **your motor homes**.

PART 16. MEXICO COVERAGE

If you have purchased Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9), the policy territory described in “Section 1. Where You Are Covered” in the “General Provisions and Exclusions” portion of the policy, is extended for whichever of Parts 7, 8, and 9 you purchased to include damage or loss to **your motor home** that occurs in Mexico or while **your motor home** is being transported between Mexican ports, subject to the additional following conditions and restrictions:

- 1.** This Mexico Coverage does not apply if liability insurance from a licensed Mexican insurance company is not in force at the time of loss;
- 2.** We will only pay for repairs performed in the United States; and
- 3.** We will not pay for repairs performed in Mexico.

If **your motor home** cannot be driven as a result of damage or loss that occurs in Mexico, we will pay the cost of necessary towing and labor to return **your motor home** to the nearest point in the United States where repairs can be made.

MEXICO COVERAGE WARNING: MOTOR VEHICLE ACCIDENTS IN MEXICO ARE SUBJECT TO THE LAWS OF MEXICO, NOT THE LAWS OF THE UNITED STATES. UNDER MEXICAN LAW, MOTOR VEHICLE ACCIDENTS ARE CONSIDERED A CRIMINAL OFFENSE AS WELL AS A CIVIL MATTER. THE MEXICO COVERAGE PROVIDED UNDER THIS POLICY DOES NOT MEET MEXICAN MOTOR VEHICLE INSURANCE REQUIREMENTS. YOU ARE REQUIRED TO PURCHASE LIABILITY INSURANCE THROUGH A LICENSED MEXICAN INSURANCE COMPANY FOR MEXICO COVERAGE UNDER THIS POLICY TO APPLY.

Pet Injury Coverage Endorsement

"PART 14. PET INJURY COVERAGE" is deleted from your policy and replaced by the following:

PART 14. PET INJURY COVERAGE

When used in this Part, "**your pet**" appears in boldface and means any dog or cat owned by you or a **household member**.

This coverage applies only if **you** have purchased both Collision (Part 7) and Comprehensive (Part 9) or both Limited Collision (Part 8) and Comprehensive (Part 9) for at least one of **your motor homes**.

If **your pet** sustains injury or death while inside a motor home at the time of a loss that is covered for that motor home under Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9), we will provide:

1. up to \$1,000 for reasonable and customary veterinary fees incurred by you or a **household member** if **your pet** is injured in, or as a direct result of, the covered loss; or
2. a \$1,000 death benefit if **your pet** dies in, or as a direct result of, the covered loss, less any payment we made toward veterinary expenses for **your pet**.

In the event of a covered loss due to theft of a motor home for which your policy provides coverage under Comprehensive (Part 9), we will provide the death benefit provided **your pet** is inside the motor home at the time of the theft and **your pet** is not recovered.

This Part 14 does not apply to any loss involving a motor home which you or any **household member** owns or uses regularly, unless a premium for both Collision (Part 7) and Comprehensive (Part 9), or both Limited Collision (Part 8) and Comprehensive (Part 9), for that motor home is shown on the Coverage Selections Page.

The following limits of coverage apply to this Part 14:

1. The most we will pay for all damages in any one loss is a total of \$1,000 regardless of the number of dogs or cats involved.
2. If **your pet** dies in, or as a result of, a covered loss, we will provide a death benefit of \$1,000, less any payment we made toward veterinary expenses for **your pet**.
3. No deductible shall apply to this coverage.

All other terms, limits and provisions of this policy remain unchanged.

Your Consumer Guide
**Ways to
save
on your 2009
Motor Home Insurance**
For policies effective on or after April 1, 2009

Save Money in 2009

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Important Notice

Remember that this brochure is not meant to be a substitute for reading your Massachusetts Motor Home Insurance Policy. That policy is your insurance contract. Questions or disputes concerning your motor home insurance will be resolved according to the terms of this policy.

Massachusetts Division of Insurance
One South Station
Boston, Massachusetts 02110-2208
1-617-521-7794
www.mass.gov/DOI

Part I. What is in my insurance policy?

Coverages you must buy: Compulsory Insurance Parts 1-4

1. Bodily Injury to Others

Bodily Injury to Others protects you against legal liability for the accidental injury or death of others caused by the operation of your motor home, but **only if the accident occurs in Massachusetts**. You will be covered up to the basic limit of \$20,000 per person and \$40,000 per accident. Injuries to the driver or passengers in your motor home are **not** covered under this Part.

If you drive outside of Massachusetts or in places where the public has no right of access, or if you drive with guests in your motor home, please see Optional Bodily Injury to Others (Part 5), for coverage that will protect you in such situations.

You could be sued for more than the required (\$20,000/\$40,000) limits for Bodily Injury to Others. Buying higher limits under the Optional Bodily Injury to Others (Part 5) coverage may protect you from large losses.

2. Personal Injury Protection (PIP)

Personal Injury Protection (PIP) pays up to \$8,000 for medical expenses, replacement services and 75% of any lost wages. PIP will pay these expenses to you or anyone you let drive your motor home, anyone living in your household, passengers and pedestrians, no matter who causes the accident.

Your PIP coverage pays for medical expenses in excess of \$2,000 that are not reimbursed by your health insurance only after these expenses have been submitted to your health insurer to determine what it will and will not pay.

3. Bodily Injury Caused by an Uninsured Motor Vehicle

Bodily Injury Caused by an Uninsured Motor Vehicle protects you, anyone you let drive your motor home, household members and passengers (unless covered by another Massachusetts policy with similar coverage) against losses caused by an uninsured or unidentified ("hit and run") driver. A minimum limit of \$20,000 per person and \$40,000 per accident is required. This coverage does not pay for property damage or damage to your motor home.

4. Damage to Someone Else's Property

This coverage pays for damage to another person's property when you, a household member or another authorized driver cause an accident. A minimum limit of \$5,000 is required.

Compulsory insurance is the minimum amount of coverage required by state law. Accidents can often result in damage that exceeds these limits. Depending on your individual needs, you may wish to purchase increased limits on these coverages or additional types of coverages such as those listed in the optional coverage section. You should consult with an agent or other insurance professional for help in determining what types and how much coverage you need.

Coverages you may buy: Optional Insurance Parts 5 -14

5. Optional Bodily Injury to Others

Optional Bodily Injury to Others extends your liability protection under Part 1 above the mandatory limits required by the Commonwealth. This option provides coverage for accidents beyond Massachusetts to anywhere in the United States, its territories or possessions, or Canada. It also provides coverage for bodily injuries suffered by guests on your motor home.

6. Medical Payments

Optional medical payments coverage pays for medical expenses for you, your household members and passengers, over and above amounts covered by Personal Injury Protection (PIP) no matter who caused the accident.

7. Collision

Collision coverage pays for damage to your motor home, less any deductible, no matter who causes the accident. Personal property is not covered under this part unless it is permanently installed in your motor home. If your motor home is financed, your lender may require collision coverage.

Waiver of Deductible

For an additional premium, you may purchase a "waiver of deductible." With this waiver, your collision deductible will not apply when an accident is caused by an identifiable driver.

8. Limited Collision

Limited collision coverage pays for collision damage to your motor home if you are no more than 50% at-fault for the accident AND the owner of the other vehicle is identifiable.

9. Comprehensive

Comprehensive coverage pays for damage to or loss of your motor home, less any deductible, resulting from events such as fire, theft, vandalism, and striking an animal, but not collision. Personal property such as a stereo is not covered under this part unless it is permanently installed in your motor home. If your motor home is financed, your lender may require this coverage.

If your motor home is stolen you must report it to the police and your insurance company.

Selecting Your Deductible

Your deductible will be set at \$500 unless you select a different amount. You can always save on your premium by choosing a larger deductible where one is offered. In determining the right deductible for you, decide how much you can afford to pay out of your own pocket in the event of an accident or loss in which you are at fault, or the other driver is unidentified.

10. Emergency Expense

This coverage reimburses reasonable expenses for temporary living facilities, transportation of you and your motor home back to your residence, and alternative vehicle rental when your motor home is stolen or is inoperable or requires repairs due to a loss for which you have coverage under Collision, Limited Collision or Comprehensive. This coverage applies only if the loss occurs more than 50 miles from your residence or you have the Full Timer's Package.

11. Roadside Assistance

Roadside Assistance pays for towing and labor charges by our authorized service representative each time your motor home breaks down. You are covered only for the on-site labor costs at the breakdown site needed to get your motor home running again. Parts are not covered. Limitations apply to towing or labor by a provider other than our authorized service representative.

12. Bodily Injury Caused by an Underinsured Motor Vehicle

This optional coverage pays if you are injured by a motorist with liability limits less than the amount of the damages you are entitled to recover. The other motorist's policy pays its limits first and then yours pays any remaining losses up to the amount purchased. This coverage will not pay for damage to property.

Other Coverages

All insurers offer Parts 5-9 and 12 above. In addition to these common coverages, insurers are free to offer other coverages or policy features in order to compete for customers. Some of the additional features you may find include:

- Accident Forgiveness

- Small Claims Forgiveness

- Multiple Deductible Options for Collision and Comprehensive

- Pet Coverage

- Options by which we pay for total losses a previously-agreed amount, the purchase price of your motor home, or the cost of a new motor home.

- Disappearing Deductibles

- Fire Department Service Coverage, which pays up to \$1000 for charges you agree to pay when the fire department is called to save or protect your motor home

- Physical damage coverage in Mexico

- Personal Effects Coverage, which pays for physical damage or theft of scheduled and unscheduled personal property, and personal property in storage.

- Full Timer's Package, which provides liability, medical payments, and personal effects coverage to insureds who occupy their motor homes on an extended basis.

- Vacation Liability Coverage, which provides liability coverage for accidents at a motor home being used as a temporary residence.

- Scheduled Medical Benefits - Vacation Residence Coverage, which pays scheduled amounts for certain serious injuries you sustain while using your motor home as a residence.

Part II. Shopping for Insurance

In recent years, all rates for motor home insurance have been set by the Commissioner of Insurance under what was known as the "fix-and-establish" system. Under this system, companies were not allowed to compete for drivers by charging lower premiums.

Beginning April 1, 2008, motor home insurance companies began setting their own rates. This means that if you request premium quotes for the same coverage from several different companies, you will most likely receive different quotes from each of them. You will then be able to choose the best rate for the coverage you want. The Commissioner of Insurance still

must approve a company's rates, but the new system will allow companies to compete for your business.

Will My Motor Home Insurance Coverages Change?

Although the minimum limits and basic coverages will not change, insurers will now be permitted to offer additional coverages, higher limits, and lower or waived deductibles. Therefore, you may have more choices available to you, and may want to shop around if there are additional coverages you wish to purchase.

Will Competition Lower My Premium?

Competition is designed to encourage insurance companies to offer their lowest possible premium to each driver. Although the majority of Massachusetts policyholders will probably benefit from reduced rates under the new system, the amount that you pay will depend on your individual risk factors, such as your driving record, the territory in which you live, and other rating factors approved by the Commissioner. While every policy is different, maintaining a clean driving record should decrease your rates.

How Should I Shop For Motor Home Insurance?

First you should determine what types of coverage you need, and how much of each type you need. Once you have decided what you need, you should then get premium quotes for that coverage from several companies. You will be able to do this by working with one or more agents and by contacting different insurance companies directly.

For a current list of all insurance companies offering motor home insurance in Massachusetts, please contact the DOI.

How Should I Decide Where To Purchase My Policy?

Once you have chosen the types and amounts of coverage that you need, you will need to obtain quotes from different insurance companies in order to find the best price. ***Make sure the premium quotes you are getting from each company are for the same coverage.*** Once you have determined which companies will provide you with the best price for the coverage you need, you may wish to speak with family members, friends and neighbors to learn about their claim experiences. Remember that while price is certainly an important factor in deciding which insurance company to choose, it is not the only factor. Price, discounts, claims handling, the location of an agent or direct writer, or the financial health of the company are all legitimate factors you might consider in buying insurance. Ultimately, you must decide which features are most important to you.

Can I Pay My Premium in Installments?

Most companies offer installment plans to allow policyholders to spread out their payments. The company typically adds a service fee to policies making use of the installment plan option. If you are assigned to an insurer through the MAIP, you will be offered an installment plan unless you have previously had a policy cancelled for non-payment or if you have made a payment with a bounced check. For policies written on the voluntary market, installment plans are optional.

Part III. How do I lower my premium?

How is my Premium Calculated?

Many consumers are confused about how their motor home insurance premiums are calculated. They mistakenly believe that they have no control over the cost of their motor home insurance. This is not true. Massachusetts drivers do have the ability to lower their motor home insurance premium by shopping around, driving safely, choosing appropriate coverage, and taking advantage of discounts.

Insurance companies group you with other individuals who share your risk characteristics - such as the number of years of driving experience. Insurance companies then calculate your individual premium, using the base rate for your group, and then revise your premium to reflect your individual risk factors and appropriate discounts. In determining your actual premium, insurance companies consider your years of driving experience, the number and type of your at-fault accidents, the number and type of your traffic violations, the vehicle you drive and the principal place where you garage that vehicle. Insurance companies may also consider other risk factors if those factors are relevant to risk and approved by the Commissioner.

Prohibited Underwriting and Rating Factors

For rates offered as of April 1, 2008, insurance companies may not use certain factors for either underwriting or rating under Massachusetts law. Underwriting is the company's process of deciding whether or not to accept your business and issue you a policy. Insurers cannot use sex, marital status, race, creed, national origin, religion, age, occupation, income, principal place of garaging, education, and home ownership in the underwriting process.

Rating is the company's process of deciding how much premium to charge you. Insurers cannot use sex, marital status, race, creed, national origin, religion, age (except for safe drivers who are 65 years or older), occupation, income, education, and home ownership in the rating process.

Insurance companies are also prohibited from using credit information from consumer reporting agencies for either underwriting or rating.

Saving Money

Coverage Choices

Drivers can often lower their premium by thinking about which optional coverages they really need and the level of coverage that best fits their situation.

PIP Coverage

You can save on your premium by excluding yourself, or yourself and household members from some or all of this coverage. You should consider this option if you have a medical and disability income plan. The portion of each claim you have agreed not to be covered for is called a "deductible."

Collision and Comprehensive

Find out what your motor home is worth today. If you have a motor home of low dollar value, it may be a wise economic choice not to buy the Collision and Comprehensive coverage unless a lender requires it.

Emergency Expense

If you can afford to pay for temporary living facilities, transportation of you and your motor

home back to your residence, and rental charges for alternative transportation when your motor home is in the shop for collision or comprehensive repairs, you may not need Emergency Expense coverage.

Roadside Assistance

If you belong to a Motor Club, you probably do not need this coverage since many Motor Clubs' services include towing and labor.

Discounts

Insurance companies offer a variety of discounts. Some discounts are required by law, such as for drivers who are 65 years or older. Other discounts are optional, and may include passive restraints, anti-theft devices, driver-training, multi-vehicle or other Commissioner-approved factors that reduce either the risk or extent of injuries or damage. Whether insurance companies are required to offer a particular discount by law or simply choose to offer it, the amount of those discounts may vary somewhat from company to company. When shopping for your new policy, be sure to find out what types of discounts each company offers, and how much each of those discounts reduce your premium.

Mandatory Discounts

All companies must offer the following discounts:

Age 65 or Older

At least a 25% discount for all motor vehicle coverages will be applied to a premium after all other discounts and rating factors if the principal operator is 65 years or older and meets any other applicable conditions.

Optional Discounts

Companies may offer many discounts in addition to the ones listed above. Some examples of discounts that you might find include:

- Responsible Driver
- Paid-in-Full
- Claim-Free Renewal
- Other Policies with the Company
- Transfer from another company
- Prompt Payer
- Passive restraints
- Anti-theft devices

Each company will set eligibility requirements for optional discounts. Talk to your agent or company representative to learn what is available and if you qualify.

Group Discounts

In recent years, many insurers have been offering discounts to numerous groups to attract new customers. These discounts will decrease your entire insurance premium. In addition, many group plans do not charge interest or require an initial deposit.

Groups can be sponsored by an employer, civic organization, motor club, association, trade union, credit union, etc. You may want to check with agents of several different insurers to learn which groups the insurer has been approved to offer discounts to and the size of the

discounts. Any member of an approved group is eligible for the discount.

Part IV. My driving record

Beginning in April 2008

As of April 1st, 2008, Massachusetts drivers will have the benefit of a competitive motor home insurance market. This means that the old system where motor home rates are set by the Commissioner of Insurance no longer exists. In a competitive market, insurance companies may set their own rates. In addition, insurance companies may choose to develop their own Merit Rating Plan or they can decide to continue to use the existing Safe Driver Insurance Plan (SDIP). In any event, all insurance company rates and Merit Rating Plans must be approved by the Commissioner of Insurance.

What is a Merit Rating Plan?

Under the new competitive market system, insurance companies will be permitted to develop their own rules - known as Merit Rating Plans - to determine if and how they will impose surcharges on your premium for at-fault accidents and traffic violations. For example, an insurance company's Merit Rating Plan might offer an accident forgiveness option where surcharge points will not be applied for your first at-fault accident under certain circumstances.

An insurance company's Merit Rating Plan shall not:

- Use any at-fault accident or traffic violation that is greater than 6 years old from the policy effective date, or
- Increase premium for at-fault accidents or traffic violations for more than 5 years.

For more information on individual insurance company Merit Rating Plans, contact the insurance company or insurance agent directly.

What is the Safe Driver Insurance Plan (SDIP)?

Companies can also choose to adopt the existing SDIP system as their Merit Rating Plan. The SDIP is the point based system that lowers premiums for drivers with clean driving records, and increases premiums for drivers with traffic violations and at-fault accidents. Auto policies written through the Massachusetts Automobile Insurance Plan (MAIP) use the SDIP system as the company's merit rating plan. For more specific details about the SDIP, visit the Merit Rating Board's website at www.mass.gov/mrb.

Driving Safely Can Reduce Your Premium

Companies are free to create Merit Rating Plans or use the existing SDIP. These plans lower your premium based on years of incident-free driving, or raise your premium based on at-fault accidents and traffic violations. Most insurance company Merit Rating Plans and the SDIP provide good driver discounts to drivers with clean driving records. Driving safely and maintaining a clean driving record will almost certainly reduce your motor home insurance premium.

Copies of Your Driving Record

You may obtain an official copy of your driving history record from the Merit Rating Board

(MRB). The MRB is the state agency that maintains driving history records. You can receive a copy of your record by submitting a completed "Request for Detailed Driving History Record" form to the MRB. There is a \$15 fee to process your request. You can download the form from the MRB's website at www.mass.gov/mrb or you can call 617-351-4400 to obtain the form.

Operators New to Massachusetts

If you are new to Massachusetts you may be assigned to an insurer through the MAIP. MAIP policies use the SDIP system for a Merit Rating Plan. This allows drivers new to Massachusetts to get credit for their safe driving in other jurisdictions. If a driver new to Massachusetts was licensed in another state or country within the last 6 years, the driver will initially have zero (0) SDIP surcharge points. However, the new driver will not be eligible for any safe driving discounts.

If a new driver's Motor Vehicle Report (MVR) is electronically available, the insurer will be responsible for obtaining it from the state or country where the driver was previously licensed. If an MVR is not electronically available, the driver can obtain an official driving record, or a record from a previous insurer, and submit it to the current insurer. If that driving record is not in English, the driver must obtain a translation certified true and correct by a translator, attach it to the driving record, and submit it to the current insurer.

Merit Rating Board

The Merit Rating Board is the state agency that maintains operator driving history records and is responsible for the administration of the Safe Driver Insurance Plan. The MRB receives and maintains information from insurance companies, police departments, and Massachusetts courts regarding at-fault accidents and motor vehicle traffic violations.

If you are a listed driver on a Massachusetts private passenger motor vehicle insurance policy assigned through the MAIP, the MRB will determine your SDIP rating and report it to your insurance company. If you obtain your policy through the voluntary market and your insurance company uses its own merit rating plan, the insurance company will use the information from the MRB's driving history record, your application, and/or other motor vehicle reports provided by state agencies to determine your premium. You can learn more about the MRB and the SDIP by visiting our website at www.state.ma.us/mrb or you can contact the Merit Rating Board's Customer Service Section at 617-351-4400.

Part V. Accidents, Claims & Fraud

Everyone Pays for Insurance Fraud

Motor home insurance fraud is not a victimless crime. We can all do our part to hold down costs by reporting suspected fraud and being part of the solution. Insurance fraud is a crime punishable by up to five years in state prison and a \$10,000 fine.

When you are involved in a motor home accident, you rely on your motor home insurer to handle your claim properly, fairly, and with as little inconvenience to you as possible. As a policyholder, you can ensure the efficiency of claims processing by doing your part to assist insurers in providing accurate information when the policy is issued, and in the fact-gathering process that follows a motor home accident. If you give false information to your insurer concerning where your motor home is garaged or who customarily drives your motor home, your claim may be denied.

Buying a Policy

The single most important thing you can do to protect yourself from a claim denial is to check

that all of the information you provide your insurance company is complete and accurate.

You must indicate where your motor home is garaged most of the time, regardless of your listed address. Furthermore, you must also list all the licensed drivers who are likely to operate your vehicle. This includes people who live with you (family and roommates) who do not have their own motor home insurance, and also people who use your motor home on any kind of regular basis.

After an Accident

Three simple steps can make a real difference in collecting all of the relevant information in the event of an accident:

- 1) Keep the following items in your motor home - a disposable camera, a first aid kit, a tape measure, and blank police reports or accident diagrams.
- 2) Note all participants and witnesses at the scene including their name, address, contact information, and insurers regardless of whether or not anyone was injured.
- 3) File reports with the local police and your insurer promptly after the accident.

These easy steps will allow you to make a contribution to limiting the cost of fraud to all insurers, and thereby hold down rates for all consumers. In addition, you will be far more likely to be satisfied with the handling of your claim.

If you suspect fraudulent conduct on the part of anyone involved in your motor vehicle accident or your insurance claim - including other operators, any passengers, the repair shop, the appraiser, or any employee of the insurer - please call the Insurance Fraud Bureau hotline at 1-800-32-FRAUD. Another number to remember is the Governor's Auto Theft Strike Force Hotline at 1-800-HOT-AUTO when you have information about an auto theft. You will be able to speak confidentially with an investigator about your suspicions.

Finally, be sure that your motor home body repair shop is registered with the Division of Standards 1-617-727-3480.

The Use of Original Equipment Manufacturer (OEM) Parts in the Repair of Your Vehicle

OEM Parts - No Additional Charge to Owner

You are entitled to the use of Original Equipment Manufacturer (OEM) parts in the repair of your vehicle under any of the following circumstances:

- Your vehicle has been driven for no more than 20,000 miles,
- The operational safety of the vehicle would otherwise be impaired, or
- After reasonable and diligent effort, an appropriate rebuilt, aftermarket or used part cannot be located.

If you do not meet any of the criteria listed above, you can always require your motor home repairer to use OEM parts, but you might be required to pay the increased cost that may result.

Whenever repairs are to be made to a vehicle using non-OEM parts, state law requires that notice must be given by the appraiser and repairer to the owner prior to repairs being made.

Optional Endorsement for OEM Parts

Some insurers may offer an endorsement covering the amount necessary to replace any damaged "crash part" which cannot be repaired, with an OEM part. You must pay additional premium for this optional endorsement. Contact your agent or insurance company to see if they offer this endorsement.

Part VI. Things to Remember

Pre-Insurance Inspection

A Pre-Insurance inspection of used private passenger motor vehicles prior to providing coverage for Collision, Limited Collision or Comprehensive is required unless waived by your insurer. The inspection may be deferred for ten calendar days - not including legal holidays and Sundays. If your motor home is not inspected within the required time, these coverages will be automatically suspended.

Cancelling Your Policy

If you cancel your insurance policy, no refund will be issued until your insurance company receives a receipt showing the license plates have been returned to the Registry of Motor Vehicles.

Safety Inspection and Premium Payment

It is your responsibility to make sure that your safety inspection sticker is current. If you fail to keep your sticker current, you may be fined and surcharged. You must pay your premium to avoid cancellation of your insurance. On the effective date, cancellations are electronically reported to the Registry of Motor Vehicles.

Newly Licensed Drivers

If any of your children who are household members obtain a driver's license, some insurers might require you to notify them within 60 days of that date. You might be required to list all licensed household members and any other licensed person who will customarily operate your motor home.

Cooperate with Your Insurance Company

If you or someone on your behalf gives your insurance company false, deceptive, misleading, or incomplete information concerning the description and place of garaging of your motor home, or the names of those people who drive your motor home, your insurer may refuse to pay your claims under any or all of the Optional Insurance Parts of your policy.

Travel Outside Massachusetts

If you travel outside of Massachusetts to another state or to Canada, it is a good idea to have your insurance policy or proof of insurance with you. Your agent or insurance company can provide these forms.

For More Information

If you visit the Division of Insurance's website at www.mass.gov/doi, you will find an array of materials that can help you understand insurance in Massachusetts. Go there to learn more about:

- Shopping Around for Insurance
- Consumer Rights in Insurance
- Learn More About the Massachusetts Automobile Insurance Plan (MAIP)
- Insurance and Your Rental Car