

**ACKNOWLEDGEMENT OF PRE-INSURANCE INSPECTION REQUIREMENT**

(This is not a safety inspection)

**COVERAGE NOT EFFECTIVE UNTIL INSPECTION IS COMPLETED**

**NAME OF INSURED:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_ **POLICY #:** \_\_\_\_\_

**PRODUCER #:** \_\_\_\_\_

**VEHICLE(S) TO BE INSPECTED**

	<b>YEAR</b>	<b>MAKE</b>	<b>MODEL</b>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

This is a pre-insurance inspection authorization form to be presented at any of the authorized inspection sites listed on the attached "Inspection Site List." This authorization will allow you to have your vehicle(s) inspected in accordance with Massachusetts Mandatory Pre-Insurance Regulation 211 CMR 94:00 at no charge to you.

**IMPORTANT NOTICE**

**By my signature below, I certify I have been informed that my vehicle(s) must be inspected by a representative of the insurer. This inspection must be completed and the inspection report returned to the producer listed below, BEFORE Physical Damage Coverage (comprehensive fire and theft, collision and/or limited collision) will be offered.**

**SIGNATURE OF INSURED  
OR APPLICANT:**

\_\_\_\_\_ (DATE)

**SIGNATURE OF PRODUCER  
OR INSURANCE COMPANY  
REPRESENTATIVE:**

\_\_\_\_\_ (DATE)

**NAME, ADDRESS & TELEPHONE #  
OF PRODUCER OR INSURANCE  
REPRESENTATIVE COMPLETING  
THIS FORM:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (DATE)

## **RULE 55. PRE-INSURANCE INSPECTION PROGRAM**

General Laws Chapter 175, section 113S, and the implementing regulations, 211 CMR 94.00, Mandatory Pre-Insurance Inspection of Private Passenger Motor Vehicles, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation, which Premier will apply uniformly to all private passenger motor vehicles insured, including those assigned by the Massachusetts Automobile Insurance Plan (MAIP). For specific details about the Program, refer to the regulation.

### **Eligibility**

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

### **Mandatory Waivers of Inspection**

Premier will waive an inspection under the following circumstances:

1. the motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where Premier is provided with either (1) a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories or (2) a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle;
2. the applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by Premier;
3. Premier waives the inspection in accordance with the "Optional Waivers of Inspection" requirements set forth below;
4. the motor vehicle is not owned by the applicant and is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle;
5. the motor vehicle is leased less than six months, provided Premier receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;
6. when requiring an inspection would cause a serious hardship to either Premier or the applicant; or
7. when Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

### **Optional Waivers of Inspection**

Premier will waive an inspection except under the following circumstances:

1. when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
2. when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

If Premier makes any exceptions to this plan, Premier will include the following documentation in its policy records for the Applicant:

1. the reason for requiring a pre-insurance inspection;
2. the reason for any exceptions to any other provisions of this plan; and
3. the notification(s) made to the Applicant in connection with any required pre-insurance inspections.

Any provisions of this plan that permit Premier to elect to inspect a Private Passenger Motor Vehicle for which inspection customarily is waived under this plan shall be based on underwriting criteria uniformly applied, and the decision to inspect such motor vehicle shall be reasonable and supported by objective facts. The decision to require such an inspection shall not be based on age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor

vehicle, the principal place where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

### **Deferral of Inspection**

Except when an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date Premier or the producer of record issued notice to the Applicant that the vehicle must be inspected, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) will be used.

When an applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder, Premier will not defer an inspection and will only add physical damage coverage upon completion of the inspection. The Acknowledgment of Pre-Insurance Inspection Requirement (Form G) will be used.

Any provisions of this plan that set forth a period of time for the completion of a pre-insurance inspection following the effective date of a Motor Vehicle Liability Policy shall be based on underwriting criteria uniformly applied, and shall be reasonable and supported by objective facts. The period of time for obtaining the pre-insurance inspection shall not be based on the age, race, sex, marital status, creed, national origin, religion, occupation, income, education, credit information or homeownership of the Applicant or the customary operators of the motor vehicle, the principal place of where the motor vehicle is garaged, or the fact that the Motor Vehicle Liability Policy has been issued through the residual market.

### **Standards for Suspension and Reinstatement of Physical Damage Coverage**

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended at 12:01 a.m. on the day following the ten day deferral period, and will continue until the inspection is effected. The Notice of Suspension of Physical Damage Coverage (Form C) will be mailed to the Applicant, the producer of record and any lienholder.

Premier will reinstate Physical Damage Coverage (effective at the time of the inspection) if the Applicant thereafter requests an inspection. The Applicant's ability to reinstate the Physical Damage Coverage upon inspection, however, shall lapse if Premier already has made a *pro-rata* premium adjustment pursuant to 211 CMR 94.09(2). Thereafter, a reinstatement of Physical Damage Coverage only shall be effective upon inspection and payment by the Applicant to Premier of the adjusted premium for the Physical Damage Coverage, either in full or in accordance with Premier's normal premium payment plan, at Premier's option.

### **Inspection Procedures**

Inspections required or permitted shall be made by an Authorized Representative of Premier at a time and place reasonably convenient to the Applicant.

The inspection will be recorded in a format mutually agreeable to the Authorized Representative and Premier and include appropriate photos as required under the Regulation.

Premier or its Authorized Representative will retain the original report and photographs for three years except as provided by the Regulation.

Premier will maintain an up-to-date list of all its Authorized Representatives and Inspection Services.

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6. when requiring an inspection would cause a serious hardship to either Premier or the applicant; or
7. when Premier has no Authorized Representative or Inspection Service either in or within five miles of the city or town in which the motor vehicle is principally garaged.

### **Optional Waivers of Inspection**

Premier will waive an inspection except under the following circumstances:

- ~~1. when the difference between the current policy issuance or renewal calendar year and the model year designated by the manufacturer of the motor vehicle is ten years or more;~~
- ~~Example: If the calendar year is 2010, Premier will require an inspection for all 2000 and older model year vehicles.~~
- ~~2.~~ when the applicant or policyholder requests to add physical damage coverage mid-term to a motor vehicle already insured by the applicant or policyholder without such physical damage coverage; or
- ~~3.~~ when the applicant or a rated operator has Merit Rating Points between 16 and 45, inclusive.

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