

Travelers of Massachusetts Private Passenger Automobile Insurance
Manual

RULE 35. RESERVED FOR FUTURE USE

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RULE 35. ~~ENHANCED COVERAGE ENDORSEMENT~~RESERVED FOR FUTURE USE

~~Vehicles eligible to be rated under this Section with coverage under Parts 7 (Collision), 8 (Limited Collision), 9 (Comprehensive) or 10 (Substitute Transportation) will be provided enhanced coverage under endorsement TMA 0001-E. Coverage is provided without additional premium charge.~~

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RULE 48. ~~ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE~~RESERVED FOR FUTURE USE

~~Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.~~

~~At Premier's option, this coverage may be extended. Eligible autos are private passenger automobiles as defined in the Private Passenger Definition rule in this Manual which are insured for Coverage Parts 7 (Collision), 8 (Limited Collision) or 9 (Comprehensive), and which are up to 5 model years old.~~

~~For purposes of this rule, July 1 will be considered the date at which model years age. (For example, a model year 2011 vehicle will be new on July 1, 2010. It will be one model year old on July 1, 2011, two model years old on July 1, 2012, etc. It will be 5 model years old on July 1, 2015.)~~

~~The Original Equipment Manufacturer Parts Coverage endorsement, MPY 0040 S, must be issued with the policy.~~

~~(For manual rating: Refer to the Miscellaneous Rating Factors pages for premium development.)~~

IMPORTANT NOTICE

MASSACHUSETTS POLICYHOLDERS NOTICE OF COVERAGE CHANGES

Massachusetts Law requires that you be notified of any reductions or eliminations made in coverages, conditions or definitions. You are notified that your policy is being changed as shown below. The exact protection you have should be determined by consulting your policy and Coverage Selections Page. If there is any conflict between the policy and this summary, the provisions of the policy will apply.

MASSACHUSETTS ENDORSEMENT – MPY – 0040-S is no longer available. Summarized below is the coverage that was provided by this endorsement.

Original Equipment Manufacturer Parts Coverage. This coverage paid for the replacement of an unrepairable part with a part manufactured or licensed by the original equipment manufacturer due to the direct and accidental damage to any auto to which this endorsement applied.

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Enhanced Coverage Endorsement TMA 0001-E is no longer available. Summarized below are the coverages that were provided by this endorsement.

New Vehicle Replacement Cost Coverage. This coverage paid for a replacement auto of the same year, make and model, less the applicable deductible, in the event of a total loss or unrecovered theft of an auto to which the New Vehicle Replacement Cost Coverage applied.

Use of Original Equipment Manufacturer's Parts. This coverage paid for the replacement of an unrepairable part with a part manufactured or licensed by the original equipment manufacturer. This coverage applied if a covered loss occurred to your auto, you chose to repair the damage through our ConciergeCLAIM Program and your auto was of the current model year or two prior model years.

Enhanced Mechanical Parts Coverage. This coverage would not apply depreciation to replace damaged mechanical non-body related parts. This coverage applied only if damage resulted from a covered loss, you chose to repair all the damage through our ConciergeClaim Program, and your auto was of the current model year or two prior model years.

Airbag Replacement Coverage. This coverage paid for replacement of an airbag due to a malfunction causing the airbag to inflate. Only the cost not covered by any other insurance or warranty would be paid.

Enhanced Substitute Transportation Coverage. This coverage paid for a rental car until completion of repairs were made to your damaged auto, subject to the daily limit purchased for Substitute Transportation Coverage. This coverage applied only if a covered loss occurred to your auto and you chose to make rental car arrangements and repair the damage through our ConciergeCLAIM Program.