

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
09/01/2017 New Business
09/01/2017 Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies.....	19
40	Antique Motor Cars	19
41	Rental Coverage Upgrade	17
42	Roadside Assistance Coverage.....	17
43	Miscellaneous Type Vehicles.....	18
44	Reserved for Future Use.....	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage.....	20
48	DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49	Connections Total Household Rewards	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53	Reserved for Future Use.....	21
-------	------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	22
55	Pre-Insurance Inspection Program	28
56	Merit Rating Plan.....	29
57	Reserved for Future Use.....	31
58	Registry of Motor Vehicles Procedures.....	31
59	Extended Non-Owned Auto Coverage.....	35
60	Hanover Family Discount.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
---	-----

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

RULE 59. EXTENDED NON-OWNED AUTO COVERAGE

231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

RULE 60. HANOVER FAMILY DISCOUNT

The Hanover Family discount will be applied to policies where the named insured is purchasing their first auto policy, has at least 5 years of driving experience, and was most recently listed as a driver on their parent's or legal guardian's Hanover policy.

Conditions:

1. The parent's policy must be in force with The Hanover at the time the new policy is written.
2. No group discount may apply.

Discount:

An 8% discount will be applied on the vehicle level to bodily injury, property damage, medical payments, personal injury protection, and loan lease coverages. This discount will diminish 2% per year upon renewal.

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:

~~07/02/2017~~ 09/01/2017 New Business
~~07/02/2017~~ 09/01/2017 Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39 Motor Homes/Camper Bodies.....	19
40 Antique Motor Cars	19
41 Rental Coverage Upgrade	17
42 Roadside Assistance Coverage.....	17
43 Miscellaneous Type Vehicles.....	18
44 Reserved for Future Use.....	18
45 Agreed Amount Coverage – Comprehensive.....	19
46 Additional Customized Equipment Coverage (ACE)	19
47 Loan/Lease Gap Coverage.....	20
48 DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49 Connections Total Household Rewards	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53 Reserved for Future Use.....	21
------------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54 Anti-Theft Device Standards and Discounts	22
55 Pre-Insurance Inspection Program	28
56 Merit Rating Plan.....	29
57 Reserved for Future Use.....	31
58 Registry of Motor Vehicles Procedures.....	31
59 Extended Non-Owned Auto Coverage.....	35
60 Hanover Family Discount.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
---	-----

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

RULE 59. EXTENDED NON-OWNED AUTO COVERAGE

231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

RULE 60. HANOVER FAMILY DISCOUNT

The Hanover Family discount will be applied to policies where the named insured is purchasing their first auto policy, has at least 5 years of driving experience, and was most recently listed as a driver on their parent's or legal guardian's Hanover policy.

Conditions:

1. The parent's policy must be in force with The Hanover at the time the new policy is written.
2. The new policy must have bodily injury coverage limits of at least 100/300 or 300 CSL.
3. No group discount may apply.

Discount:

An 8% discount will be applied on the vehicle level to bodily injury, property damage, medical payments, personal injury protection, and loan lease coverages. This discount will diminish 2% per year upon renewal.



COVERAGE SELECTIONS PAGE

This policy is issued by: **CITIZENS INS CO OF AMERICA** Massachusetts Personal Auto **1 OF 7**

Reason for coverage selection page: **NEW BUSINESS** Policy Number: **APN 9964571**
Agent: **32-00143-00**

ITEM 1. This Policy Is issued To:



XXXXXX, MA 01929

Effective date

Phone: **508-754-1767**
SULLIVAN, GARRITY & DONNELLY
10 INSTITUTE ROAD
P. O. BOX 15010
WORCESTER, MA 01615

ITEM 2. This policy is effective from: **JULY 26, 2011** To: **JULY 26, 2012**

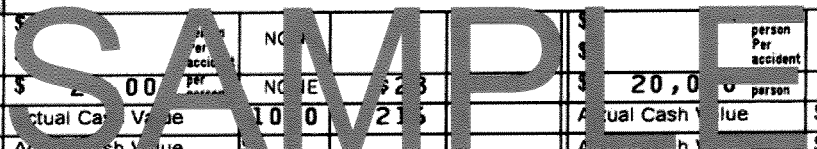
ITEM 3. DESCRIPTION of your AUTO: (12:01 A.M. Eastern Standard Time)

FAMILY DISCOUNT

Auto 01 89 SUZI SIDEKI	Auto 02 02 JEEP GRAND
------------------------	-----------------------

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12	AUTO 01			PREMIUM		AUTO 02			PREMIUM	
	COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	LIMITS	DEDUCTIBLE	ANNUAL	ADJUSTED	
1. Bodily Injury To Others	\$ 20,000 \$ 40,000	Per person Per accident	NONE	\$328		\$ 20,000 \$ 40,000	per person Per accident	NONE	\$163	
2. Personal Injury Protection	\$ 8,000 4,000 DEDUCTIBLE	per person	<input type="checkbox"/> For yourself <input checked="" type="checkbox"/> Yourself and household members	\$54		\$ 8,000 4,000 DEDUCTIBLE	per person	<input type="checkbox"/> For yourself <input checked="" type="checkbox"/> Yourself and household members	\$27	
3. Bodily Injury Caused By An Uninsured AUTO (Compulsory Limit \$20,000/\$40,000)	20,000 40,000	per person Per accident	NONE	\$7		\$ 20,000 \$ 40,000	per person Per accident	NONE	\$10	
4. Damage To Someones Else's Property (Compulsory Limit \$5000)	\$ 50,000	Per accident	NONE	\$558		\$ 50,000	Per accident	NONE	\$276	
OPTIONAL INSURANCE										
5. Optional Bodily Injury To Others			NONE				per person Per accident	NONE		
6. Medical Payments	\$ 2,000	per person	NONE	\$23		\$ 20,000	per person	NONE	\$38	
7. Collision	Actual Cash Value			100	215	Actual Cash Value		\$ 500	\$277	
8. Limited Collision	Actual Cash Value					Actual Cash Value				
9. Comprehensive	Actual Cash Value		\$ 300	\$32		Actual Cash Value		\$ 500	\$67	
10. Substitute Transportation	Up to \$ 30 a day, maximum 900		NONE	\$45		Up to \$ 30 a day, maximum 900		NONE	\$61	
11. Towing And Labor	Up to \$ for each disablement		NONE	INCL		Up to \$ for each disablement		NONE	INCL	
12. Bodily Injury Caused By An Underinsured Auto	\$ 20,000 \$ 40,000	per person Per accident	NONE	INCL		\$ 20,000 \$ 40,000	per person Per accident	NONE	INCL	



MERIT RATING	ADJUSTMENT	ADJUSTMENT
TOTAL PREMIUM FOR AUTO	SEE PAGE 07	TOTAL PREMIUM FOR AUTO SEE PAGE 07

Identification Numbers of Endorsements Forming A Part Of This Policy SEE PAGE 07

ITEM 5. Place of Principal Garaging: Auto 01, Auto 02

DISCOUNTS	SEE PAGE 07 FOR ADDITIONAL DISCOUNTS							
Anti-Theft	Auto 01 N	Auto 02 N	Age 65 and older	Auto 01 Y	Auto 02 N	Transit	Auto 01 N	Auto 02 N
Annual Mileage	Auto 01 N	Auto 02 N	Passive Restraint	Auto 01 Y	Auto 02 Y	Multi-car	Auto 01 Y	Auto 02 Y
Group Deviation	Auto 01 N	Auto 02 N	SDIP Discount	Auto 01 NA	Auto 02 NA			

ITEM 6. Secured Lender/ Lessor-Additional Insured, if rented auto

DRIVER INFORMATION - CHECK CAREFULLY THAT ALL OPERATORS OF YOUR AUTO(S) ARE SHOWN BELOW					
OPERATOR NAME	Date of Birth Mo. Day Yr.	License Number	Lic State	Status	
				V	H
			MA	PR	O
			MA	O	O
			MA	O	PR
			MA	D	D

Issue Date 02/03/12

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION

DIRECT BILL AGENT COPY

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have 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 place of garaging of the vehicle(s) to be insured, the names of operators required to be listed and the answers given above for 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. The Merit Rating Board 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 auto 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 the Merit Rating Plan.

DISCOUNTS: Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit commuter discount. Contact your agent or company representative for further details.

Coverage	Age 65 and Older	Air Bag/Automatic Seatbelts	Annual Mileage		Anti-Theft Device*/ Vehicle Recovery System	Multi-Car Discount	Account Credit	Public Transit	Driver Skills Development
			0 - 5000	5001 - 7500					
	All	Parts 2,3,6 and 12	Parts 1-8 and 12	Parts 1-8 and 12	Part 9	Parts 1-9 and 12	Parts 1-9 and 12	Parts 4 and 7	Parts 2,7 and 8
Discount	25%	YES	up to 17%	up to 10%	5-36% * Depending on the Category of device	up to 33%	up to 30%	25%	10%

PART 5 OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Other (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are in addition to them.

PART 12 BODILY INJURY CAUSED BY UNDERINSURED AUTO

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.

MERIT RATING

The Merit Rating credit or adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from incident-free driving. If an adjustment is shown for any auto, refer to the statement furnished with your Coverage Selections Page to determine how the points for each listed operator were calculated. The Merit Rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

OPERATOR STATUS CODES

P = Principal Operator, O = Occasional Operator, D = Deferred Operator, E = Excluded Operator
R = Rated Operator

Countersigned by: _____

CAR	TERR	SYM	VT	RATE CLASS	COST NEW	STATED AMT	HIGH THEFT	EXT CMP	EXT COL	WAIVE DED	COMP GLASS	CAR	TERR	SYM	VT	RATE CLASS	COST NEW	STATED AMT	HIGH THEFT	EXT CMP	EXT COL	WAIVE DED	COMP GLASS
01	02	11	PP	15			0	0	0	Y	Y	02	02	10	PP	10			0	0	0	Y	

REFER TO NEXT PAGE FOR ADDITIONAL INFORMATION

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
09/01/2017 New Business
09/01/2017 Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies.....	19
40	Antique Motor Cars	19
41	Rental Coverage Upgrade	17
42	Roadside Assistance Coverage.....	17
43	Miscellaneous Type Vehicles.....	18
44	Reserved for Future Use.....	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage.....	20
48	DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49	Connections Total Household Rewards	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53	Reserved for Future Use.....	21
-------	------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	22
55	Pre-Insurance Inspection Program	28
56	Merit Rating Plan.....	29
57	Reserved for Future Use.....	31
58	Registry of Motor Vehicles Procedures.....	31
59	Extended Non-Owned Auto Coverage.....	35
60	Hanover Family Discount.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
---	-----

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

RULE 59. EXTENDED NON-OWNED AUTO COVERAGE

231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

RULE 60. HANOVER FAMILY DISCOUNT

The Hanover Family discount will be applied to policies where the named insured is purchasing their first auto policy, has at least 5 years of driving experience, and was most recently listed as a driver on their parent's or legal guardian's Hanover policy.

Conditions:

1. The parent's policy must be in force with The Hanover at the time the new policy is written.
2. The new policy must have bodily injury coverage limits of at least 100/300 or 300 CSL.
3. No group discount may apply.

Discount:

An 8% discount will be applied on the vehicle level to bodily injury, property damage, medical payments, personal injury protection, and loan lease coverages. This discount will diminish 2% per year upon renewal.

RULE 59. EXTENDED NON-OWNED AUTO COVERAGE

231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

RULE 60. HANOVER FAMILY DISCOUNT

The Hanover Family discount will be applied to policies where the named insured is purchasing their first auto policy, has at least 5 years of driving experience, and was most recently listed as a driver on their parent's or legal guardian's Hanover policy.

Conditions:

1. The parent's policy must be in force with The Hanover at the time the new policy is written.
2. The new policy must have bodily injury coverage limits of at least 100/300 or 300 CSL.
3. No group discount may apply.

Discount:

An 8% discount will be applied on the vehicle level to bodily injury, property damage, medical payments, personal injury protection, and loan lease coverages. This discount will diminish 2% per year upon renewal.

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:

~~07/02/2017~~ 09/01/2017 New Business
~~07/02/2017~~ 09/01/2017 Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies.....	19
40	Antique Motor Cars	19
41	Rental Coverage Upgrade	17
42	Roadside Assistance Coverage.....	17
43	Miscellaneous Type Vehicles.....	18
44	Reserved for Future Use.....	18
45	Agreed Amount Coverage – Comprehensive.....	19
46	Additional Customized Equipment Coverage (ACE)	19
47	Loan/Lease Gap Coverage.....	20
48	DriveSmart and DriveSmart Advantage Coverage Endorsements	20
49	Connections Total Household Rewards	21

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

50-53	Reserved for Future Use.....	21
-------	------------------------------	----

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	22
55	Pre-Insurance Inspection Program	28
56	Merit Rating Plan.....	29
57	Reserved for Future Use.....	31
58	Registry of Motor Vehicles Procedures.....	31
59	Extended Non-Owned Auto Coverage.....	35
60	Hanover Family Discount.....	35

ADDITIONAL ITEMS

Private Passenger Endorsement Index	B-1
---	-----

RATING TERRITORIES SECTION

Rating Territories	T-1
--------------------------	-----

RATING FACTORS SECTION

Rating Factors	R-1
----------------------	-----

RULE 59. EXTENDED NON-OWNED AUTO COVERAGE

231-6272

Extended Non-Owned Coverage may be endorsed onto a policy to provide coverage for an individual who owns an auto, but also has a company car furnished for their regular use (e.g. company car).

Extended Non-Owned coverage provides:

- Excess Bodily Injury to Others, excess Optional Bodily Injury to Others, and excess Damage to Someone Else's Property to any rated operator on the policy
- Excess Medical Payments coverage for the personal use of the company car (only available if Liability coverage is extended)

Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage.

Coverage does not apply for autos used as a public or livery conveyance, or when the auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

The premium charge will be \$5.00.

RULE 60. HANOVER FAMILY DISCOUNT

The Hanover Family discount will be applied to policies where the named insured is purchasing their first auto policy, has at least 5 years of driving experience, and was most recently listed as a driver on their parent's or legal guardian's Hanover policy.

Conditions:

1. The parent's policy must be in force with The Hanover at the time the new policy is written.
2. The new policy must have bodily injury coverage limits of at least 100/300 or 300 CSL.
3. No group discount may apply.

Discount:

An 8% discount will be applied on the vehicle level to bodily injury, property damage, medical payments, personal injury protection, and loan lease coverages. This discount will diminish 2% per year upon renewal.