

Esurance Insurance Company  
Private Passenger Automobile Rules  
Massachusetts

	B03	LATE PAYMENT FEE
	B04	RESERVED FOR FUTURE USE
	B05	LOSS PAYEE NOTIFICATION FEE
	B06	PAPER DOCUMENTATION FEE
	B07 – B12	RESERVED FOR FUTURE USE
	B13	FEE TABLE
	B14	EXPENSE CONSTANT
	B15 – B18	RESERVED FOR FUTURE USE
VEHICLE	V01	SYMBOLS
	V02	VEHICLE USE DEFINITIONS
	V03	MODEL YEAR
	V04	VEHICLE USE CHARGE
	V05 – V15	RESERVED FOR FUTURE USE
	V16	VEHICLE TITLE TRANSACTION FACTOR
COVERAGE	C01	BODILY INJURY
	C02	OPTIONAL BODILY INJURY
	C03	DAMAGE TO SOMEONE ELSE'S PROPERTY
	C04	PERSONAL INJURY PROTECTION
	C05	MEDICAL PAYMENT
	C06	UNINSURED/UNDERINSURED MOTORIST'S BODILY INJURY
	C07	OTHER THAN COLLISION, COLLISION AND LIMITED COLLISION
	C08	CARMATCH RENTAL COVERAGE
	C09	TOWING AND LABOR
	C10	CUSTOMIZED PARTS AND EQUIPMENT
	C11	LOAN/LEASE GAP COVERAGE
	C12	AGREED TO AMOUNT COVERAGE

**G01 - Definition of Private Passenger Auto**

**P35 – DriveSense™ Discount**

The DriveSense™ Discount program will no longer be offered effective April 12, 2018. Each vehicle on the program prior to the program end date will continue to receive the last earned discount at each subsequent renewal term. The discount factors will persist on each vehicle, until the vehicle is removed, the discount is removed, or the policy is cancelled.

The discount factors and applicable coverages are located in the rate manual.

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**B07 – B12– RESERVED FOR FUTURE USE**

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**B13 - Fee Table**

B01	FINANCIAL RESPONSIBILITY FEE	\$25.00
B02	INSTALLMENT FEE	\$8 NS, \$7 MM, \$6 ST, \$5 PR, \$4 UL
B03	LATE PAYMENT FEE	\$15.00
B05	LOSS PAYEE NOTIFICATION FEE	\$3.00
B06	PAPER DOCUMENTATION FEE	\$25.00

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~~A discount will be given to customers that volunteer to install Esurance Driving Devices into all device-compatible vehicles listed on their policy. At least one vehicle on the policy must be compatible with the device to be eligible for the discount. The discount will be initially offered to customers with current insurance at the time of purchase. The vehicle that has the Esurance Driving Device installed and is driven less than 5,000 miles will be given a higher discount.~~

~~At each renewal term after opting into the program, each vehicle will receive discount factors based on the data collected by the Driving Device, provided that sufficient data is collected. A customer may opt out of the program at anytime, at which point the discount will be removed.~~

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~~B07 - RESERVED FOR FUTURE USE~~

~~B08 Driving Device Restocking Fee~~

~~A fee will be applied when devices are not returned following policy cancellation or opting out of the DriveSense™ Discount program. The fee is assessed on a per device basis.~~

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| **B079 – B12– RESERVED FOR FUTURE USE**

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B05	LOSS PAYEE NOTIFICATION FEE	\$3.00
B06	PAPER DOCUMENTATION FEE	\$25.00
<del>B08</del>	<del>DRIVING DEVICE RESTOCKING FEE</del>	<del>\$100.00</del>

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