

Policy Number:

<Policyholder/Policyholders>:
<XXXXXXXX X XXXXXXXXXXXXXX XXX>
<XXXXXXXX X XXXXXXXXXXXXXX XXX>

Page <x> of <x>

Application for Massachusetts Motor Vehicle Insurance

Please review, sign where
indicated and return

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 Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. 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 Coverage is available at the option of the Company.

Policy and premium information for policy number

.....
Insurance company:
.....

.....
Policy period:
.....

.....
Effective date and time:
.....

.....
Total policy premium:
.....

.....
Initial payment required:
.....

.....
Initial payment received:
.....

.....
Payment plan:
.....

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

Drivers and household residents

Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a household member. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences. Your total policy premium can be affected by all persons of driving age. While designating drivers as excluded may increase policy premium, the violation and accident history of excluded drivers does not affect premium.

Name	Date of birth	
.....		
License status	Years licensed	Operator status

Household residents

Total residents:

The total number of residents currently residing in your household, including listed drivers, young children, roommates or anyone else living in the home for 60 days or more during the next 12 months.

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 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 our rates.

License information

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 automobile 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/my.

Driver filing

Name
.....
Filing type:
State:

Outline of coverage

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.

Auto

VIN:

Principal garaging address:

Primary use of the vehicle:

Length of vehicle ownership when policy started or vehicle added:

Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.

We were unable to validate or locate prior history for the VIN you provided, which has impacted how we determine your premium.

This vehicle is currently enrolled in the <UBI program name>SM Program.

This vehicle has Progressive Rideshare Insurance coverage.

Coverages Parts 1-12

Compulsory insurance

	Limits	Deductible	Premium
<X>	<X>		<x\$xxx>
<X>	<X>	<X>	<XXXX>
<X>	<X>		<x\$xxx>
<X>	<X>	<X>	<XXXX>
<X>			

Optional insurance

	Limits	Deductible	Premium
<X>	<X>	<X>	<XXXX>
<X>	<X>	<X>	<XXXX>
<X>	<X>	<X>	<XXXX>
<X>			

Total premium for Auto <Auto sequence number> <x\$xxx>

* In the event of a total loss of this vehicle, the maximum amount payable is the lesser of the actual cash value or the stated amount of <stated amount value>.

Subtotal policy premium

<\$xxx.xx>

+ Total <x> month policy premium, with paid in full discount

<x>

<\$xxx.xx>

+ Includes the Deductible Savings Bank[®] feature

Other features and benefits

Deductible Savings Bank[®]

Your savings will increase with every accident and violation free policy term

Vehicle information

Auto

VIN:

Principal garaging address:

Primary use of the vehicle:

Registration plate number	Miles auto was driven in past 12 mos.	Leased auto (Yes/No)
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Premium discount

Policy

Driver

Vehicle

Additional policy information

Policy

Driver

Vehicle

Driving history

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 premium. All accidents are considered at-fault and over any applicable payment threshold unless we receive additional information from you or another source that proves otherwise. We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

<Company Brand Name> uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

Driver and Description	Date	Source/Consumer reporting agency
------------------------	------	----------------------------------

Underwriting information

Prior insurance:

Prior insurance carrier:

.....
Policy number:

.....
Bodily injury limits:

Lienholder and additional interest information

Vehicle

Lienholder

Additional interest

.....

|

Application agreement

Verification of content

I declare 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 declare that no persons other than those listed in this application regularly operate the vehicle(s) described in this application. I declare that none of the vehicles listed in this application will be used as a public or livery conveyance, except for rideshare use of any such vehicle for which Progressive Rideshare Insurance has been purchased. I understand that some coverages under 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

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 claims histories. The Company may also use a credit report to verify the information I provide. 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.

Acknowledgement and agreement

- 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.
- This insurance and personalized service is available at this price exclusively through a <CO-BRAND-NAME> independent agent. <CO-BRAND-NAME> affiliated companies selling insurance directly have different prices and products. The <UBI Program Name>SM Program is not available from all <agents/brokers>.
- The company may obtain information, including vehicle history information, from third parties. I understand that this information may affect my policy premium or could result in a policy declination, cancellation, or nonrenewal.

Other charges

I understand that I will be charged a <CNCL-FEE-AMT> fee if, during the initial policy period, I cancel this policy for any reason or the Company cancels it due to my failure to pay any premium when due. This fee is in addition to any premium the Company has earned for the coverage provided by this policy and may be deducted from any refund to which I am entitled. When I renew this policy, I understand that the Company will waive any fees that may apply to the renewal policy.

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 <NSF-SERVICE-FEE> 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 <LATE-FEE> when the payment for the minimum amount due is not received or postmarked by the premium due date. The amount of this fee may change upon policy renewal.

I understand that a filing fee of <1\$XXX.XX> will be charged to the policy if any driver on the policy has an SR22 filing issued by the Company.

I understand that Massachusetts law requires that every insurer offer twelve-month term private passenger motor vehicle insurance policies at the customer's option. A six-month term policy is shorter than a twelve-month term policy. If this policy is for a six-month term, the premium shown above is half as much as the premium for a twelve-month term policy that starts on the same initial effective date. The renewal premium for each additional six-month term will be based on the rates in effect for the insurance company on the renewal effective date.

Applicant signature

I represent that I, <NAME-INSD-FIRST> <NAME-INSD-MI> <NAME-INSD-LAST> <NAME-INSD-SFX>, am the person identified as the named insured and the first driver in the Drivers and household residents 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.

Signature of named insured

Date

X

.....

{10 Insert brand logo}

Progressive Logo

{100 For Agency and Serviced by Agent (SBA), insert agent's name and address.
For Direct and Agency Serviced by Progressive (SBP), insert Progressive Brand name and address.
Produce name 2 and address 2 if provided.}

<Return to name 1 >
<*Return to name 2 >
<Return address 1 >
<*Return address 2 >
<Return address city, state zip >

{T150 KEYLINE applied by TRAC. Not a variable. Is a 7-digit Job ID, 6 digit piece number and postage amount in 9.999 format. Must be 1 space between each field. Job ID, piece on left. All 8 point font.}

<XXXXXXXX XXXXXX XX XX X.XXX >

{200 Mail to name and address produces in this section.
Produce Name 2, address 2, middle initial and suffix if provided.}

<Mail to name 1 >
<*Mail to name 2 >
<Mail to address 1 >
<*Mail to address 2 >
<Mail to city, state zip >

{300 Heading always produces.}

Auto Insurance Coverage Summary

{400 Heading produces with new business or endorsement transaction.}

This is your Coverage Selections Page

{410 Heading produces with the duplicate dec transaction.}

This is a copy of your Coverage Selections Page

{420 Heading produces with coverage related endorsement transactions.}

Your coverage has changed

{430 Heading produces with policy related endorsement transactions or when business, a revised quote or a flat-delete-reissue at renewal.}

Your policy information has changed

{440 Heading produces with original quote transaction or with any renewal transaction except a renewal lapse if the policy is not paid in full or with any renewal transaction if the recipient is additional interest or lienholder or with any flat-delete-reissue

{ form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last. }

Form 6489 MA (10/16)

{20 Insert policy number in variable.}

Policy Number: <XXXXXXXXXX>

{30}

Underwritten by:

<Underwriting Company Name >

{40 Below sentence produces when reference number exist.}

<HDR-LABEL-FOR-REF-NBR > <HDR-REF-NBR >

{50 Insert in variable 1 mail date, variable 2 policy effective date, variable 3 policy expiration date, variable 4 the current page's page number and variable 5, the total number of pages.}

<xMonth, dd, YYYY >

Policy Period: <xxx xx, xxxx > – < xxx xx, xxxx >

Page <x > of <x >

{55 Section below produces for Agency and for SA – SBA when agent names are present.}

<agency phone number >

<agent name >

<*2nd agent name >

Contact your <agent/broker > for personalized service.

{60 Insert in variable 1 brand URL, in variable 2 the word 'policy'.}

<Brand URL >

Online Service

Make payments, check billing activity, update <x > information or check status of a claim.

{70 The following section produces for policies that are not SBP. Insert in variable 1 the claims phone number, 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX >

To report a claim.

<x >

<x >, <x > <x >

{80 section produces for agency SBP. Insert in variable 1 brand customer service phone number. Insert in variable 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX >

For customer service and claims service, 24 hours a day, 7 days a week.

<x >

<x >, <x > <x >



Continued

{H200: Second page and all subsequent pages IF the form spans more than one page. IF Blank Form, ONLY Policy Number heading. IF Unsold, NO Policy Number heading and variable. IF Blank Form or E-sign, NO Page Number headings or variables. VAR 1=page number, VAR 2=total number of pages per form}

Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

at renewal.}

This is your Renewal Coverage Selections Page

{450 Heading produces with any renewal transaction except a flat-delete-reissue when the policy is paid in full or with any renewal lapse or revised quote transaction. The recipient is not an additional interest or lienholder.}

This is your revised Renewal Coverage Selections Page

{460 Heading produces with a renewal lapse transaction.}

Your policy period has changed

{470 sentence produces for all quote transactions – original and revised.}

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

{480 paragraph produces if the policy suffix is 0 and the transaction is not a quote. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on <xMonth dd, yyyy> at 12:01 a.m.

{490 paragraph produces when the policy suffix is not 0. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date and there has been no lapse in coverage. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at 12:01 a.m. This policy expires on <xMonth dd, yyyy> at 12:01 a.m.

{500 paragraph always produces. First sentence produces when the transaction is endorsement, or new business and a flat-delete-reissue, or renewal and the recipient is not an additional interest or lienholder, or revised quote, or duplicate dec, or renewal lapse, or flat-delete-reissue at renewal. Second sentence always produces, third sentence produces when there is more than one vehicle, fourth sentence always produces, fifth sentence produces if there are forms on the attachment line. Insert in variable 1 the contract form number, in variable 2 the word 'form' if there is only 1 attachment or 'forms' if there is more than one and in variable 3 the attachment form numbers.}

This coverage summary replaces your prior one. 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 <x>. The contract is modified by <x><x>.

{505 :IF Paid Renewal and Paid in Full Discount is applied.}

A Paid In Full Discount is included in your renewal policy premium.

{510 heading produces with endorsement transactions. Insert in variable the effective date of the endorsement.}

Policy changes effective <xMonth dd, yyyy>

{520 dotted and detail lines produce with endorsement transactions if the endorsement requested date is available. Insert in variable 1 the endorsement requested date and the time of the request if available.}

Changes requested on: <xMmm dd, yyyy> <x99:99 p.m.>

{530 dotted and detail lines produce with endorsement transactions if the endorsement 'requested by' name is available. Insert in variable the name of the person who requested the endorsement.}

Requested by: <x>

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

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Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

{540 dotted and detail lines produce with all endorsement transactions. Insert in variable the premium change amount from the endorsement.}

Premium change: <x\$9.99>

{550 dotted and detail lines produce with the first endorsement reason when the endorsement reason is present with an endorsement transaction. Insert in variable a description of the change IF not for driver training, anti theft, annual mileage, or mileage discount changes.}

Changes: <x>

{560 detail line produces once for each endorsement reason present with an endorsement transaction starting with the second and subsequent reasons if available. Insert in variable a description of the change.}

<x>

{565: IF Endorsement AND the requested date and time are available AND the effective date of the endorsement is the same date as the date the endorsement was requested.}

The changes take effect as of the date and time requested shown above.

{570}

Drivers and household residents

Additional information

{580 dotted and detail lines produce once for each driver. Insert in variable 1 driver's first name, variable 2 driver's middle initial if available, variable 3 driver last name, variable 4 driver suffix if available, variable 5 driver additional information.}

<driver full name>

<additional information>

{590 heading and sentence always produce.}

Outline of coverage

{600}

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

{610 section beginning with vehicle data and ending with the stated amount copy produces once for each vehicle on the policy. Please refer to the Checklist Automation Tool for a list of applicable coverages. Coverage descriptions as they appear on the dec page are housed in the PMTCALC table by line coverage and limit code. Insert in variable 1 the sequence number of the vehicle in the list of vehicles being processed(ex – 1, 2, 3, 4), in variables 2 through 5 the vehicle year, make, model and body type, in variable 6 the vehicle VIN number, variable 7 the garaging zip code. Insert as applicable for each coverage listed, in column 1 the coverage description, in column 2 limits, in column 3 the deductible and in column 4 the premium. Each coverage record is separated by a dotted line. The premium for the first coverage listed is preceded by a dollar sign.}

Auto <Vehicle Number>

<Vehicle year> <Vehicle make> <Vehicle model> <Vehicle body type>

VIN: <Vehicle identification number>

Principal garaging address: <Vehicle garaging zip code>

{611: FOR EACH Vehicle, IF customer indicates vehicle is also used for ridesharing, THEN the VAR=will follow the vehicle use with a comma, a space and the rideshare description}

Primary use of the vehicle: <Vehicle use><, formatted Rideshare Description>

{*612}

Length of vehicle ownership when policy started or vehicle added: <Length of time vehicle is owned/leased>

{613: IF rate increased due to vehicle history report.}

Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.

{614: IF vehicle history order is No Hit and vehicle is NOT a new model year.}

We were unable to validate or locate prior history for the VIN you provided, which has impacted how we determine your premium.

{615 IF vehicle is enrolled in the Snapshot program or greater.}

This vehicle is currently enrolled in the <UBI program name>SM Program.

{616: For Each Vehicle IF customer indicates vehicle is also used for ridesharing. This must be the last line in the vehicle section before its coverage starts, unless specified otherwise by Legal.}

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Policy Number: <Policy Number>
 <Named Insd Full Name>
 < * Second Named Insd Full Name>
 Page <1X> of <2X>

This vehicle has <Rideshare Endorsement Reference> coverage.

{620}

Coverages Parts 1-12

{625 IF compulsory coverages are present}

Compulsory insurance

	Limits	Deductible	Premium
<x>	<x>		<x\$xxx>
<x>	<x>	<x>	<xxxx>
<x>			

{630 Headings produce when optional coverages are present.}

Optional insurance

	Limits	Deductible	Premium
<x>	<x>	<x>	<xxxx>
<x>	<x>	<x>	<xxxx>
<x>		<x>	
<x>	<x>	<x>	<xxxx>
<x>			

{640 dotted and detail lines produce once for each vehicle after all of the vehicle's coverages when there is more than one vehicle on the policy or the vehicle has a surcharge. Insert in variable 1 the sequence number of the vehicle record being processed in the list of vehicle records on the policy and in variable 2 the total vehicle premium.}

Total premium for Auto <x> <x\$xxx>

{650 sentence produces when the stated amount for the vehicle is greater than \$0 and the vehicle is not a trailer and the vehicle comp symbol is 67 or 68. Insert in variable the vehicle stated amount.}

* In the event of a total loss of this vehicle, the maximum amount payable is the lesser of the actual cash value or the stated amount of <x\$x,xxx>.

{660 dotted and detail lines produce when there's a fee on the policy. Insert in variable the policy premium subtotal without fees.}

Subtotal policy premium

<x\$xxx.xx>

{670 dotted and detail lines produce once for each fee present on the policy. Insert in variable1 the fee description and in variable 2 the fee amount.}

<fee description> <xxx.xx>

{680 dotted and detail lines produce once after all fees have been listed. Insert in variable 1 the policy term length, variable 2 "and fees", and in variable 3 the total policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present}

<+> Total <x> month policy premium <*and fees> <\$xxx.xx>

{681 2 dotted and 2 detail lines produce for quote or revised quote transactions when there's no prior balance, there's no paid in full discount and the policy is not on an EFT, credit card or group billing bill plan. VAR1=amount of the paid in full discount, VAR2=paid in full policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present.}

Discount if paid in full <1xxx.xx>

<+> Total <term length> month policy premium if paid in full <*and fees> <2\$x,xxx.xx>

{685: IF Deductible Savings Bank feature is present}

+ Includes the Deductible Savings Bank® feature

{690 paragraph produces when there is optional bodily injury coverage on the policy.}

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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.

{700 paragraph produces when there's underinsured motorist coverage on the policy.}

Part 12 - Bodily Injury Caused By An 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.

{705: IF policy has the Deductible Savings Bank feature.}

Other features and benefits

Deductible Savings Bank®

Current balance: <deductible savings amount>

{710 heading produces when there is one discount.}

Premium discount

{720 heading produces when there is more than one discount.}

Premium discounts

{730 paragraph always produces.}

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

{740 heading and dotted line produce if a policy level discount exists.}

Policy

{750 detail line produces if the policy level discount description is not blank. Multiple discount descriptions may produce.}

<policy number>

<discount description >

{760 heading and dotted line produce if a driver level discount exists.}

Driver

{770 detail line produces once for each driver if the driver level discount description is not blank. Insert in variable 1 the driver's first name, variable 2 driver middle initial if applicable, variable 3 the driver's last name, variable 4 driver suffix if applicable and in variable 5 the discount description IF not driver training. Multiple discount descriptions may produce.}

<driver full name>

<discount description>

{780 heading and dotted line produce if a vehicle level discount exists.}

Vehicle

{790 detail line produces once for each vehicle if the vehicle level discount description is not blank. Insert in variable 1 the vehicle year, variable 2 the vehicle make, variable 3 the discount description; IF not anti theft, annual mileage, or mileage, and in variable 4 the model. Multiple discount descriptions may produce.}

<VEH Year> <VEH Make>

<discount description>

<VEH Model>

{800 heading produces if there is a lienholder and an additional interest on the policy.}

Lienholder and additional interest information

{810 heading produces if there is a lienholder and no additional interest on the policy.}

Lienholder information

{820 heading produces if there is an additional interest and no lienholder on the policy.}

Additional interest information

{830 headings produce when there's a vehicle level additional interest and a lienholder on the policy.}

Vehicle

Lienholder

Additional interest

{840 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there is at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the

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Page <1X> of <2X>

policy. Insert in variables 1, 2, 3 and 6 vehicle year, make, model and vehicle id number. Insert in variable 4 lienholder name or blank line if no lienholder applies to the vehicle, insert in variable 5 additional interest name or blank line if additional interest does not apply to vehicle. Insert in variables 7 and 8 lienholder and additional interest city state and zip if applicable.}

.....
<1> <2> <3> <4> <5>
<6> <7> <8>

{850 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy that has at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the policy. Insert in variable 1 second lienholder name or blank line if no second lienholder, in variable 2 second additional interest name or blank line if no second additional interest. Insert in variable 3 second lienholder city state and zip if applicable and in variable 4 second additional interest city state and zip if applicable.}

<1> <2>
<3> <4>

{860 headings produce when there's a vehicle level additional interest and no lienholders for any vehicle on the policy.}

Vehicle Additional interest

{870 headings produce when there's a lienholder and no vehicle level additional interest for any vehicle on the policy.}

Vehicle Lienholder

{880 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variables 1, 2, 3 and 5 vehicle year, make, model and vehicle id number. For variable 4 insert Lienholder or additional interest name, in variable 6 insert lienholder or additional interest city state and zip,}

.....
<1> <2> <3> <4>
<5> <6>

{890 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variable 1 second lienholder or additional interest name and in variable 2 second lienholder or additional interest city state and zip.}

<x>
<x>

{910 heading always produces.}

Driver information

{920 heading produces when driver information begins on one page and continues onto another.}

Driver information (continued)

{930 detail and data lines produce once for each driver. Insert in variable 1 the driver's first name, variable 2 middle initial, variable 3 the driver's last name, variable 4 suffix, variable 5 the date of birth, variable 6 license status, variable 7 years licensed and variable 8 status description.}

Name Date of birth

.....
<driver full name> <date of birth>

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

{H200: Second page and all subsequent pages IF the form spans more than one page. IF Blank Form, ONLY Policy Number heading. IF Unsold, NO Policy Number heading and variable. IF Blank Form or E-sign, NO Page Number headings or variables. VAR 1 =page number, VAR 2 =total number of pages per form}

Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

License status <license status>
Years licensed <Yrs licensed>
Operator status <operator status>

{940 the next 3 paragraphs always produce.}

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 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 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 our rates.

{950 signatures always produce. Insert company officer signatures in both variables.}

Countersigned by <X>

Authorized Signature

<X>

Authorized Signature

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

Progressive Rideshare Insurance

Your policy is amended as follows:

1. **DEFINITIONS**

The following definitions are added:

- 13. Prearranged Service** - means the period of time during **ride-sharing activity** where a driver is logged on to a **ride-share application**, has recorded acceptance of a request to provide pre-arranged transportation services, and is engaged in one of the following activities:
- (i) Traveling to the accepted pick-up location of the passenger(s) or good(s) to be delivered, including the pick-up of any passenger(s) or good(s); or
 - (ii) Traveling to the accepted final destination location of the passenger(s) or good(s), including the drop-off of any passenger(s) or good(s).
- 14. Ride-share application** - means the digital network licensed and made available by a **transportation network company** that is used by a driver to receive requests to provide pre-arranged transportation services for passenger(s) or good(s).

2. **PART 1 - BODILY INJURY TO OTHERS**

(a) The following language is deleted:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.
6. For accidents during **ride-sharing activity** arising out of the use of any vehicle:
- a. Having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. Designed to carry more than 8 passengers (including the driver);
 - c. While towing a trailer;
 - d. While transporting hazardous or illegal material;
 - e. While transporting any single good weighing 75 pounds or more; or
 - f. While being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

3. PART 2. PERSONAL INJURY PROTECTION

(a) The following language is deleted:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

(b) The following language is added as the final paragraph:

We will not pay PIP benefits to or for anyone during **ride-sharing activity** arising out of the use of any vehicle:

- a. Having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. Designed to carry more than 8 passengers (including the driver);
- c. While towing a trailer;
- d. While transporting hazardous or illegal material;
- e. While transporting any single good weighing 75 pounds or more;
- f. While being operated by any driver not listed on the policy; or
- g. While being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

4. PART 3. BODILY INJURY CAUSED BY AN UNINSURED AUTO

The following language is deleted:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

We will not pay damages to anyone injured during **ride-sharing activity** arising out of the use of any vehicle:

- a. Having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. Designed to carry more than 8 passengers (including the driver);
- c. While towing a trailer;

- d. While transporting hazardous or illegal material;
- e. While transporting any single good weighing 75 pounds or more; or
- f. While being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

5. **PART 4. DAMAGE TO SOMEONE ELSE'S PROPERTY**

(a) The following language is deleted:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This exclusion does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

(b) The following language is added as the final two paragraphs:

We will not pay for property damage which occurs during **ride-sharing activity** arising out of the use of any vehicle:

- a. Having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. Designed to carry more than 8 passengers (including the driver);
- c. While towing a trailer;
- d. While transporting hazardous or illegal material;
- e. While transporting any single good weighing 75 pounds or more;
- f. While being operated by any driver not listed on the policy; or
- g. While being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

Your deductible remains the same regardless of any other collectible source of recovery.

6. **OPTIONAL INSURANCE**

The following language is deleted:

1. While **your auto** 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; or
 - c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. During **ride-sharing activity** arising out of the use of any vehicle:
 - a. Having a gross vehicle weight (GVW) of 12,001 pounds or more;

- b. Designed to carry more than 8 passengers (including the driver);
- c. While towing a trailer;
- d. While transporting hazardous or illegal material;
- e. While transporting any single good weighing 75 pounds or more;
- f. While being operated by any driver not listed on the policy; or
- g. While being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

7. PART 5. OPTIONAL BODILY INJURY TO OTHERS

- (a) The following language is added as the last provision in the list that follows the provision stating "We will not pay or defend:":

8. For injuries while **your auto** 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; or
 - c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

8. PART 6. MEDICAL PAYMENTS

The following language is added as the last provision in the list that follows the provision stating "We will not pay for expenses resulting from injuries to:":

9. Anyone injured while **your auto** 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; or
 - c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injury sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

9. PART 7. COLLISION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

10. PART 8. LIMITED COLLISION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

11. PART 9. COMPREHENSIVE

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

12. PART 10. SUBSTITUTE TRANSPORTATION

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

13. PART 11. TOWING AND LABOR

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

14. PART 12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The following language is added:

We will not pay for anyone injured while **your auto** 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; or
- c. For **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

15. GENERAL PROVISIONS AND EXCLUSIONS

The following language is added:

26. RIDE-SHARING ACTIVITY PRIMARY AND EXCESS COVERAGE

Under Parts 1, 2, 3, 5, 6, and 12 for all losses involving **ride-sharing activity**, any insurance we provide while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

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

Form A205 MA (11/16)

Policy Number:

<Policyholder/Policyholders>:
<XXXXXXXX X XXXXXXXXXXXXXX XXX>
<XXXXXXXX X XXXXXXXXXXXXXX XXX>

Page <x> of <x>

Application for Massachusetts Motor Vehicle Insurance

Please review, sign where
indicated and return

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 Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. 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 Coverage is available at the option of the Company.

Policy and premium information for policy number

.....
Insurance company:
.....

.....
Policy period:
.....

.....
Effective date and time:
.....

.....
Total policy premium:
.....

.....
Initial payment required:
.....

.....
Initial payment received:
.....

.....
Payment plan:
.....

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

Drivers and household residents

Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a household member. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences. Your total policy premium can be affected by all persons of driving age. While designating drivers as excluded may increase policy premium, the violation and accident history of excluded drivers does not affect premium.

Name	Date of birth	
.....		
License status	Years licensed	Operator status

Household residents

Total residents:

The total number of residents currently residing in your household, including listed drivers, young children, roommates or anyone else living in the home for 60 days or more during the next 12 months.

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 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 our rates.

License information

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 automobile 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/my.

Driver filing

Name
.....
Filing type:
State:

Outline of coverage

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.

Auto

VIN:

Principal garaging address:

Primary use of the vehicle:

Length of vehicle ownership when policy started or vehicle added:

Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.

We were unable to validate or locate prior history for the VIN you provided, which has impacted how we determine your premium.

This vehicle is currently enrolled in the <UBI program name>SM Program.

This vehicle has Progressive Rideshare Insurance coverage.

Coverages Parts 1-12

Compulsory insurance

	Limits	Deductible	Premium
<x>	<x>		<x\$xxx>
<x>	<x>	<x>	<xxxx>
<x>	<x>		<x\$xxx>
<x>	<x>	<x>	<xxxx>
<x>			

Optional insurance

	Limits	Deductible	Premium
<x>	<x>	<x>	<xxxx>
<x>	<x>	<x>	<xxxx>
<x>	<x>	<x>	<xxxx>
<x>			

Total premium for Auto <Auto sequence number> <x\$xxx>

* In the event of a total loss of this vehicle, the maximum amount payable is the lesser of the actual cash value or the stated amount of <stated amount value>.

Subtotal policy premium

<\$xxx.xx>

+ Total <x> month policy premium, with paid in full discount

<x>

<\$xxx.xx>

+ Includes the Deductible Savings Bank[®] feature

Other features and benefits

Deductible Savings Bank[®]

Your savings will increase with every accident and violation free policy term

Vehicle information

Auto

VIN:

Principal garaging address:

Primary use of the vehicle:

Registration plate number	Miles auto was driven in past 12 mos.	Leased auto (Yes/No)
------------------------------	--	-------------------------

Premium discount

Policy

Driver

Vehicle

Additional policy information

Policy

Driver

Vehicle

Driving history

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 **premium rate**. All accidents are considered at-fault and **over any chargeable unless the accident is under an** applicable payment threshold **unless or** we receive additional information from you or another source that proves **otherwise the accident was not at fault**. We obtain driving **and claims** history from **one or more of** the following sources:

- Your application (APP)
- Progressive claims history (PROG)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

<Company Brand Name> uses driving history to determine your rate. There are no accidents or violations for drivers on this policy.

Driver and Description	Date	Source/Consumer reporting agency
------------------------	------	----------------------------------

Underwriting ~~Risk tier~~ information

Prior insurance:

Prior insurance carrier:

.....
Policy number:

.....
Bodily injury limits:

.....
Comprehensive claims:—

.....
Not-at-fault accidents:-

.....
Residence insurance carrier:-

Lienholder and additional interest information

Vehicle

Lienholder

Additional interest

.....

Application agreement

Verification of content

I declare 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 declare that no persons other than those listed in this application regularly operate the vehicle(s) described in this application. I declare that none of the vehicles listed in this application will be used as a public or livery conveyance, **except for rideshare use of any such vehicle for which Progressive Rideshare Insurance has been purchased**. I understand that some coverages under 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

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 claims histories. The Company may also use a credit report to verify the information I provide. 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.

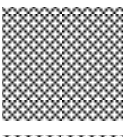
Acknowledgement and agreement

- 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.
- This insurance and personalized service is available at this price exclusively through a <CO-BRAND-NAME> independent agent. <CO-BRAND-NAME> affiliated companies selling insurance directly have different prices and products. **The <UBI Program Name>SM Program is not available from all <agents/brokers>.**
- **The company may obtain information, including vehicle history information, from third parties. I understand that this information may affect my policy premium or could result in a policy declination, cancellation, or nonrenewal.**

Other charges

I understand that I will be charged a <CNCL-FEE-AMT> fee if, during the initial policy period, I cancel this policy for any reason or the Company cancels it due to my failure to pay any premium when due. This fee is in addition to any premium the Company has earned for the coverage provided by this policy and may be deducted from any refund to which I am entitled. When I renew this policy, I understand that the Company will waive any fees that may apply to the renewal policy.

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 <NSF-SERVICE-FEE> 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 <LATE-FEE> when the payment for the minimum amount due is not received or postmarked by the premium due date. The amount of this fee may change upon policy renewal.

I understand that a filing fee of <1\$XXX.XX> will be charged to the policy if any driver on the policy has an SR22 filing issued by the Company.

I understand that Massachusetts law requires that every insurer offer twelve-month term private passenger motor vehicle insurance policies at the customer's option. A six-month term policy is shorter than a twelve-month term policy. If this policy is for a six-month term, the premium shown above is half as much as the premium for a twelve-month term policy that starts on the same initial effective date. The renewal premium for each additional six-month term will be based on the rates in effect for the insurance company on the renewal effective date.

Applicant signature

I represent that I, <NAME-INSD-FIRST> <NAME-INSD-MI> <NAME-INSD-LAST> <NAME-INSD-SFX>, am the person identified as the named insured and the first driver in the Drivers and household residents 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.

Signature of named insured

Date

X

.....

{10 Insert brand logo}

Progressive Logo

{100 For Agency and Serviced by Agent (SBA), insert agent's name and address.
For Direct and Agency Serviced by Progressive (SBP), insert Progressive Brand name and address.
Produce name 2 and address 2 if provided.}

<Return to name 1>
<*Return to name 2>
<Return address 1>
<*Return address 2>
<Return address city, state zip>

{T150 KEYLINE applied by TRAC. Not a variable. Is a 7-digit Job ID, 6 digit piece number and postage amount in 9.999 format. Must be 1 space between each field. Job ID, piece on left. All 8 point font.}

<XXXXXXXX XXXXXX XX XX X.XXX >

{200 Mail to name and address produces in this section.
Produce Name 2, address 2, middle initial and suffix if provided.}

<Mail to name 1>
<*Mail to name 2>
<Mail to address 1>
<*Mail to address 2>
<Mail to city, state zip>

{300 Heading always produces.}

Auto Insurance Coverage Summary

{400 Heading produces with new business or endorsement transaction.}

This is your Coverage Selections Page

{410 Heading produces with the duplicate dec transaction.}

This is a copy of your Coverage Selections Page

{420 Heading produces with coverage related endorsement transactions.}

Your coverage has changed

{430 Heading produces with policy related endorsement transactions or when business, a revised quote or a flat-delete-reissue at renewal.}

Your policy information has changed

{440 Heading produces with original quote transaction or with any renewal transaction except a renewal lapse if the policy is not paid in full or with any renewal transaction if the recipient is additional interest or lienholder or with any flat-delete-reissue

{ form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

Form 6489 MA (07/10/16)

{20 Insert policy number in variable.}

Policy Number: <XXXXXXXXXX>

{30}

Underwritten by:

<Underwriting Company Name>

{40 Below sentence produces when reference number exist.}

<HDR-LABEL-FOR-REF-NBR> <HDR-REF-NBR>

{50 Insert in variable 1 mail date, variable 2 policy effective date, variable 3 policy expiration date, variable 4 the current page's page number and variable 5, the total number of pages.}

<xMonth, dd, YYYY>

Policy Period: <xxx xx, xxxx> – < xxx xx, xxxx>

Page <x> of <x>

{55 Section below produces for Agency and for SA – SBA when agent names are present.}

<agency phone number>

<agent name>

<*2nd agent name>

Contact your <agent/broker> for personalized service.

{60 Insert in variable 1 brand URL, in variable 2 the word 'policy'.}

<Brand URL>

Online Service

Make payments, check billing activity, update <x> information or check status of a claim.

{70 The following section produces for policies that are not SBP. Insert in variable 1 the claims phone number, 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX>

To report a claim.

<x>

<x>, <x> <x>

{80 section produces for agency SBP. Insert in variable 1 brand customer service phone number. Insert in variable 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX>

For customer service and claims service, 24 hours a day, 7 days a week.

<x>

<x>, <x> <x>



Continued

{H200: Second page and all subsequent pages IF the form spans more than one page. IF Blank Form, ONLY Policy Number heading. IF Unsold, NO Policy Number heading and variable. IF Blank Form or E-sign, NO Page Number headings or variables. VAR 1=page number, VAR 2=total number of pages per form}

Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

at renewal.}

This is your Renewal Coverage Selections Page

{450 Heading produces with any renewal transaction except a flat-delete-reissue when the policy is paid in full or with any renewal lapse or revised quote transaction. The recipient is not an additional interest or lienholder.}

This is your revised Renewal Coverage Selections Page

{460 Heading produces with a renewal lapse transaction.}

Your policy period has changed

{470 sentence produces for all quote transactions – original and revised.}

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

{480 paragraph produces if the policy suffix is 0 and the transaction is not a quote. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on <xMonth dd, yyyy> at 12:01 a.m.

{490 paragraph produces when the policy suffix is not 0. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date and there has been no lapse in coverage. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at 12:01 a.m. This policy expires on <xMonth dd, yyyy> at 12:01 a.m.

{500 paragraph always produces. First sentence produces when the transaction is endorsement, or new business and a flat-delete-reissue, or renewal and the recipient is not an additional interest or lienholder, or revised quote, or duplicate dec, or renewal lapse, or flat-delete-reissue at renewal. Second sentence always produces, third sentence produces when there is more than one vehicle, fourth sentence always produces, fifth sentence produces if there are forms on the attachment line. Insert in variable 1 the contract form number, in variable 2 the word 'form' if there is only 1 attachment or 'forms' if there is more than one and in variable 3 the attachment form numbers.}

This coverage summary replaces your prior one. 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 <x>. The contract is modified by <x><x>.

{505 :IF Paid Renewal and Paid in Full Discount is applied.}

A Paid In Full Discount is included in your renewal policy premium.

{510 heading produces with endorsement transactions. Insert in variable the effective date of the endorsement.}

Policy changes effective <xMonth dd, yyyy>

{520 dotted and detail lines produce with endorsement transactions if the endorsement requested date is available. Insert in variable 1 the endorsement requested date and the time of the request if available.}

Changes requested on: <xMmm dd, yyyy> <x99:99 p.m.>

{530 dotted and detail lines produce with endorsement transactions if the endorsement 'requested by' name is available. Insert in variable the name of the person who requested the endorsement.}

Requested by: <x>

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

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Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

{540 dotted and detail lines produce with all endorsement transactions. Insert in variable the premium change amount from the endorsement.}

Premium change: <x\$9.99>

{550 dotted and detail lines produce with the first endorsement reason when the endorsement reason is present with an endorsement transaction. Insert in variable a description of the change IF not for driver training, anti theft, annual mileage, or mileage discount changes.}

Changes: <x>

{560 detail line produces once for each endorsement reason present with an endorsement transaction starting with the second and subsequent reasons if available. Insert in variable a description of the change.}

<x>

{565: IF Endorsement AND the requested date and time are available AND the effective date of the endorsement is the same date as the date the endorsement was requested.}

The changes take effect as of the date and time requested shown above.

{570}

Drivers and household residents

Additional information

{580 dotted and detail lines produce once for each driver. Insert in variable 1 driver's first name, variable 2 driver's middle initial if available, variable 3 driver last name, variable 4 driver suffix if available, variable 5 driver additional information.}

<driver full name>

<additional information>

{590 heading and sentence always produce.}

Outline of coverage

{600}

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

{610 section beginning with vehicle data and ending with the stated amount copy produces once for each vehicle on the policy. Please refer to the Checklist Automation Tool for a list of applicable coverages. Coverage descriptions as they appear on the dec page are housed in the PMTCALC table by line coverage and limit code. Insert in variable 1 the sequence number of the vehicle in the list of vehicles being processed(ex - 1, 2, 3, 4), in variables 2 through 5 the vehicle year, make, model and body type, in variable 6 the vehicle VIN number, variable 7 the garaging zip code. Insert as applicable for each coverage listed, in column 1 the coverage description, in column 2 limits, in column 3 the deductible and in column 4 the premium. Each coverage record is separated by a dotted line. The premium for the first coverage listed is preceded by a dollar sign.}

Auto <Vehicle Number>

<Vehicle year> <Vehicle make> <Vehicle model> <Vehicle body type>

VIN: <Vehicle identification number>

Principal garaging address: <Vehicle garaging zip code>

{611: FOR EACH Vehicle, IF customer indicates vehicle is also used for ridesharing, THEN the VAR=will follow the vehicle use with a comma, a space and the rideshare description}

Primary use of the vehicle: <Vehicle use> <, formatted Rideshare Description>

{*612}

Length of vehicle ownership when policy started or vehicle added: <Length of time vehicle is owned/leased>

{613: IF rate increased due to vehicle history report.}

Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.

{614: IF vehicle history order is No Hit and vehicle is NOT a new model year.}

We were unable to validate or locate prior history for the VIN you provided, which has impacted how we determine your premium.

{615 IF vehicle is enrolled in the Snapshot program or greater.}

This vehicle is currently enrolled in the <UBI program name>SM Program.

{616: For Each Vehicle IF customer indicates vehicle is also used for ridesharing. This must be the last line in the vehicle section before its coverage starts, unless specified otherwise by Legal.}

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}



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Policy Number: <Policy Number>
 <Named Insd Full Name>
 < * Second Named Insd Full Name>
 Page <1X> of <2X>

This vehicle has <Rideshare Endorsement Reference> coverage.

{620}

Coverages Parts 1-12

{625 IF compulsory coverages are present}

Compulsory insurance

	Limits	Deductible	Premium
<x>	<x>		<x\$xxx>
<x>	<x>	<x>	<xxxx>
<x>			

{630 Headings produce when optional coverages are present.}

Optional insurance

	Limits	Deductible	Premium
<x>	<x>	<x>	<xxxx>
<x>	<x>	<x>	<xxxx>
<x>		<x>	
<x>	<x>	<x>	<xxxx>
<x>			

{640 dotted and detail lines produce once for each vehicle after all of the vehicle's coverages when there is more than one vehicle on the policy or the vehicle has a surcharge. Insert in variable 1 the sequence number of the vehicle record being processed in the list of vehicle records on the policy and in variable 2 the total vehicle premium.}

Total premium for Auto <x>

<x\$xxxx>

{650 sentence produces when the stated amount for the vehicle is greater than \$0 and the vehicle is not a trailer and the vehicle comp symbol is 67 or 68. Insert in variable the vehicle stated amount.}

* In the event of a total loss of this vehicle, the maximum amount payable is the lesser of the actual cash value or the stated amount of <x\$x,xxx>.

{660 dotted and detail lines produce when there's a fee on the policy. Insert in variable the policy premium subtotal without fees.}

Subtotal policy premium

<x\$xxx.xx>

{670 dotted and detail lines produce once for each fee present on the policy. Insert in variable1 the fee description and in variable 2 the fee amount.}

<fee description>

<xxx.xx>

{680 dotted and detail lines produce once after all fees have been listed. Insert in variable 1 the policy term length, variable 2 "and fees", and in variable 3 the total policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present}

<+> Total <x> month policy premium <*and fees>

<\$xxx.xx>

{681 2 dotted and 2 detail lines produce for quote or revised quote transactions when there's no prior balance, there's no paid in full discount and the policy is not on an EFT, credit card or group billing bill plan. VAR1=amount of the paid in full discount, VAR2=paid in full policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present.}

Discount if paid in full

<1xxx.xx>

<+> Total <term length> month policy premium if paid in full <*and fees>

<2\$x,xxx.xx>

{685: IF Deductible Savings Bank feature is present}

+ Includes the Deductible Savings Bank® feature

{690 paragraph produces when there is optional bodily injury coverage on the policy.}

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Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

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.

{700 paragraph produces when there's underinsured motorist coverage on the policy.}

Part 12 - Bodily Injury Caused By An 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.

{705: IF policy has the Deductible Savings Bank feature.}

Other features and benefits

Deductible Savings Bank® Current balance: <deductible savings amount>

{710 heading produces when there is one discount.}

Premium discount

{720 heading produces when there is more than one discount.}

Premium discounts

{730 paragraph always produces.}

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

{740 heading and dotted line produce if a policy level discount exists.}

Policy

{750 detail line produces if the policy level discount description is not blank. Multiple discount descriptions may produce.}

<policy number>

<discount description >

{760 heading and dotted line produce if a driver level discount exists.}

Driver

{770 detail line produces once for each driver if the driver level discount description is not blank. Insert in variable 1 the driver's first name, variable 2 driver middle initial if applicable, variable 3 the driver's last name, variable 4 driver suffix if applicable and in variable 5 the discount description IF not driver training. Multiple discount descriptions may produce.}

<driver full name>

<discount description>

{780 heading and dotted line produce if a vehicle level discount exists.}

Vehicle

{790 detail line produces once for each vehicle if the vehicle level discount description is not blank. Insert in variable 1 the vehicle year, variable 2 the vehicle make, variable 3 the discount description; IF not anti theft, annual mileage, or mileage, and in variable 4 the model. Multiple discount descriptions may produce.}

<VEH Year> <VEH Make>

<discount description>

<VEH Model>

{800 heading produces if there is a lienholder and an additional interest on the policy.}

Lienholder and additional interest information

{810 heading produces if there is a lienholder and no additional interest on the policy.}

Lienholder information

{820 heading produces if there is an additional interest and no lienholder on the policy.}

Additional interest information

{830 headings produce when there's a vehicle level additional interest and a lienholder on the policy.}

Vehicle

Lienholder

Additional interest

{840 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there is at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the

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policy. Insert in variables 1, 2, 3 and 6 vehicle year, make, model and vehicle id number. Insert in variable 4 lienholder name or blank line if no lienholder applies to the vehicle, insert in variable 5 additional interest name or blank line if additional interest does not apply to vehicle. Insert in variables 7 and 8 lienholder and additional interest city state and zip if applicable.}

<1> <2> <3> <4> <5>
<6> <7> <8>

{850 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy that has at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the policy. Insert in variable 1 second lienholder name or blank line if no second lienholder, in variable 2 second additional interest name or blank line if no second additional interest. Insert in variable 3 second lienholder city state and zip if applicable and in variable 4 second additional interest city state and zip if applicable.}

<1> <2>
<3> <4>

{860 headings produce when there's a vehicle level additional interest and no lienholders for any vehicle on the policy.}

Vehicle Additional interest

{870 headings produce when there's a lienholder and no vehicle level additional interest for any vehicle on the policy.}

Vehicle Lienholder

{880 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variables 1, 2, 3 and 5 vehicle year, make, model and vehicle id number. For variable 4 insert Lienholder or additional interest name, in variable 6 insert lienholder or additional interest city state and zip,}

<1> <2> <3> <4>
<5> <6>

{890 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variable 1 second lienholder or additional interest name and in variable 2 second lienholder or additional interest city state and zip.}

<x>
<x>

~~{900 heading and sentence produce if there is a policy level additional interest on the policy.}~~

Additional interest information

~~{910 section produces once for each policy level additional interest on the policy. Insert in variable 1 the additional interest's name and in variables 2 through 5 the additional interest's street address, city, state and zip code.}~~

~~Additional Interest: _____ <x>
<x>
<x>, <x> <x>~~

{910 heading always produces.}

Driver information

{920 heading produces when driver information begins on one page and continues onto another.}

Driver information (continued)

{930 detail and data lines produce once for each driver. Insert in variable 1 the driver's first name, variable 2 middle initial, variable 3 the driver's last name, variable 4 suffix, variable 5 the date of birth, variable 6 license status, variable 7 years licensed and variable 8 status description.}

Name Date of birth

<driver full name> <date of birth>

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Policy Number: <Policy Number>
<Named Insd Full Name>
< * Second Named Insd Full Name>
Page <1X> of <2X>

License status
<license status>

Years licensed
<Yrs licensed>

Operator status
<operator status>

{940 the next 3 paragraphs always produce.}

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 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 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 our rates.

{950 signatures always produce. Insert company officer signatures in both variables.}

Countersigned by <X>

Authorized Signature

<X>

Authorized Signature

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

Progressive Rideshare Insurance

Your policy is amended as follows:

1. **DEFINITIONS**

The following definitions are added:

13. Prearranged Service - means the period of time during **ride-sharing activity** where a driver is logged on to a **ride-share application**, has recorded acceptance of a request to provide pre-arranged transportation services, and is engaged in one of the following activities:

- (i) traveling to the accepted pick-up location of the passenger(s) or good(s) to be delivered, including the pick-up of any passenger(s) or good(s); or
- (ii) traveling to the accepted final destination location of the passenger(s) or good(s), including the drop-off of any passenger(s) or good(s).

14. Ride-share application - means the digital network licensed and made available by a **transportation network company** that is used by a driver to receive requests to provide pre-arranged transportation services for passenger(s) or good(s).

2. **PART 1 - BODILY INJURY TO OTHERS**

(a) The following language is deleted:

- 5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

- 5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.
- 6. For accidents during **ride-sharing activity** arising out of the use of any vehicle:
 - a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. designed to carry more than 8 passengers (including the driver);
 - c. while towing a trailer;
 - d. while transporting hazardous or illegal material;
 - e. while transporting any single good weighing 75 pounds or more; or
 - f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

3. **PART 2. PERSONAL INJURY PROTECTION**

(a) The following language is deleted:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

(b) The following language is added as the final paragraph:

We will not pay PIP benefits to or for anyone during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

4. **PART 3. BODILY INJURY CAUSED BY AN UNINSURED AUTO**

The following language is deleted:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

We will not pay damages to anyone injured during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;

- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more; or
- f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

5. **PART 4. DAMAGE TO SOMEONE ELSE'S PROPERTY**

(a) The following language is deleted:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This exclusion does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

(b) The following language is added as the final two paragraphs:

We will not pay for property damage which occurs during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

Your deductible remains the same regardless of any other collectible source of recovery.

6. **OPTIONAL INSURANCE**

The following language is deleted:

1. While **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. During **ride-sharing activity** arising out of the use of any vehicle:
 - a. having a gross vehicle weight (GVW) of 12,001 pounds or more;

- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

7. PART 5. OPTIONAL BODILY INJURY TO OTHERS

- (a) The following language is added as the last provision in the list that follows the provision stating "We will not pay or defend:":

8. For injuries while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

8. PART 6. MEDICAL PAYMENTS

The following language is added as the last provision in the list that follows the provision stating "We will not pay for expenses resulting from injuries to:":

9. Anyone injured while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injury sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

9. PART 7. COLLISION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

10. **PART 8. LIMITED COLLISION**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

11. **PART 9. COMPREHENSIVE**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

12. **PART 10. SUBSTITUTE TRANSPORTATION**

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

13. **PART 11. TOWING AND LABOR**

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

14. **PART 12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO**

The following language is added:

We will not pay for anyone injured while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

15. **GENERAL PROVISIONS AND EXCLUSIONS**

The following language is added:

26. RIDE-SHARING ACTIVITY PRIMARY AND EXCESS COVERAGE

Under Parts 1, 2, 3, 5, 6, and 12 for all losses involving **ride-sharing activity**, any insurance we provide while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

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

Form A205 MA (11/16)

Progressive Rideshare Insurance

Your policy is amended as follows:

1. **DEFINITIONS**

The following definitions are added:

13. **Prearranged Service** - means the period of time during **ride-sharing activity** where a driver is logged on to a **ride-share application**, has recorded acceptance of a request to provide pre-arranged transportation services, and is engaged in one of the following activities:
- (i) traveling to the accepted pick-up location of the passenger(s) or good(s) to be delivered, including the pick-up of any passenger(s) or good(s); or
 - (ii) traveling to the accepted final destination location of the passenger(s) or good(s), including the drop-off of any passenger(s) or good(s).
14. **Ride-share application** - means the digital network licensed and made available by a **transportation network company** that is used by a driver to receive requests to provide pre-arranged transportation services for passenger(s) or good(s).

2. **PART 1 - BODILY INJURY TO OTHERS**

(a) The following language is deleted:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.
6. For accidents during **ride-sharing activity** arising out of the use of any vehicle:
- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. designed to carry more than 8 passengers (including the driver);
 - c. while towing a trailer;
 - d. while transporting hazardous or illegal material;
 - e. while transporting any single good weighing 75 pounds or more; or
 - f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

3. **PART 2. PERSONAL INJURY PROTECTION**

(a) The following language is deleted:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool,

or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

- (b) The following language is added as the final paragraph:

We will not pay PIP benefits to or for anyone during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

4. **PART 3. BODILY INJURY CAUSED BY AN UNINSURED AUTO**

The following language is deleted:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

We will not pay damages to anyone injured during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more; or
- f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

5. **PART 4. DAMAGE TO SOMEONE ELSE'S PROPERTY**

(a) The following language is deleted:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This exclusion does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

(b) The following language is added as the final two paragraphs:

We will not pay for property damage which occurs during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

Your deductible remains the same regardless of any other collectible source of recovery.

6. **OPTIONAL INSURANCE**

The following language is deleted:

1. While **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. During **ride-sharing activity** arising out of the use of any vehicle:
 - a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. designed to carry more than 8 passengers (including the driver);
 - c. while towing a trailer;
 - d. while transporting hazardous or illegal material;
 - e. while transporting any single good weighing 75 pounds or more;
 - f. while being operated by any driver not listed on the policy; or

- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

7. PART 5. OPTIONAL BODILY INJURY TO OTHERS

- (a) The following language is added as the last provision in the list that follows the provision stating "We will not pay or defend:":

- 8. For injuries while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

8. PART 6. MEDICAL PAYMENTS

The following language is added as the last provision in the list that follows the provision stating "We will not pay for expenses resulting from injuries to:":

- 9. Anyone injured while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injury sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

9. PART 7. COLLISION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

10. **PART 8. LIMITED COLLISION**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

11. **PART 9. COMPREHENSIVE**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

12. **PART 10. SUBSTITUTE TRANSPORTATION**

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

13. PART 11. TOWING AND LABOR

The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

14. PART 12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The following language is added:

We will not pay for anyone injured while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

15. GENERAL PROVISIONS AND EXCLUSIONS

The following language is added:

25. RIDE-SHARING ACTIVITY PRIMARY AND EXCESS COVERAGE

Under Parts 1, 2, 3, 5, 6, and 12 for all losses involving **ride-sharing activity**, any insurance we provide while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

Under Parts 4, 7, 8, 9, 10 and 11 for all losses involving **ride-sharing activity**, any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

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

{10 Insert brand logo}

Progressive Logo

{100 For Agency and Serviced by Agent (SBA), insert agent's name and address.
For Direct and Agency Serviced by Progressive (SBP), insert Progressive Brand name and address.
Produce name 2 and address 2 if provided.}

<Return to name 1>
<*Return to name 2>
<Return address 1>
<*Return address 2>
<Return address city, state zip>

{T150 KEYLINE applied by TRAC. Not a variable. Is a 7-digit Job ID, 6 digit piece number and postage amount in 9.999 format. Must be 1 space between each field. Job ID, piece on left. All 8 point font.}

<XXXXXXXX XXXXXX XX XX X.XXX >

{200 Mail to name and address produces in this section.
Produce Name 2, address 2, middle initial and suffix if provided.}

<Mail to name 1>
<*Mail to name 2>
<Mail to address 1>
<*Mail to address 2>
<Mail to city, state zip>

{300 Heading always produces.}

Auto Insurance Coverage Summary

{400 Heading produces with new business or endorsement transaction.}

This is your Coverage Selections Page

{410 Heading produces with the duplicate dec transaction.}

This is a copy of your Coverage Selections Page

{420 Heading produces with coverage related endorsement transactions.}

Your coverage has changed

{430 Heading produces with policy related endorsement transactions or when business, a revised quote or a flat-delete-reissue at renewal.}

Your policy information has changed

{440 Heading produces with original quote transaction or with any renewal transaction except a renewal lapse if the policy is not paid in full or with any renewal transaction if the recipient is additional interest or lienholder or with any flat-delete-reissue

{ form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

Form 6489 MA (10/16)

{20 Insert policy number in variable.}

Policy Number: <XXXXXXXXXXXX>

{30}

Underwritten by:

<Underwriting Company Name>

{40 Below sentence produces when reference number exist.}

<HDR-LABEL-FOR-REF-NBR> <HDR-REF-NBR>

{50 Insert in variable 1 mail date, variable 2 policy effective date, variable 3 policy expiration date, variable 4 the current page's page number and variable 5, the total number of pages.}

<xMonth, dd, YYYY>

Policy Period: <xxx xx, xxxx> – < xxx xx, xxxx>

Page <x> of <x>

{55 Section below produces for Agency and for SA – SBA when agent names are present.}

<agent phone number>

<agent name>

<*2nd agent name>

Contact your <agent/broker> for personalized service.

{60 Insert in variable 1 brand URL, in variable 2 the word 'policy'.}

<Brand URL>

Online Service

Make payments, check billing activity, update <x> information or check status of a claim.

{70 The following section produces for policies that are not SBP. Insert in variable 1 the claims phone number, 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX>

To report a claim.

<x>

<x>, <x> <x>

{80 section produces for agency SBP. Insert in variable 1 brand customer service phone number. Insert in variable 2 customer service street address, in variables 3, 4 and 5 customer service city, state and zip.}

<XXX-XXX-XXXX>

For customer service and claims service, 24 hours a day, 7 days a week.

<x>

<x>, <x> <x>



Continued

{H200: Second page and all subsequent pages IF the form spans more than one page. IF Blank Form, ONLY Policy Number heading. IF Unsold, NO Policy Number heading and variable. IF Blank Form or E-sign, NO Page Number headings or variables. VAR 1=page number, VAR 2=total number of pages per form}

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at renewal.}

This is your Renewal Coverage Selections Page

{450 Heading produces with any renewal transaction except a flat-delete-reissue when the policy is paid in full or with any renewal lapse or revised quote transaction. The recipient is not an additional interest or lienholder.}

This is your revised Renewal Coverage Selections Page

{460 Heading produces with a renewal lapse transaction.}

Your policy period has changed

{470 sentence produces for all quote transactions – original and revised.}

The coverages, limits and policy period shown apply only if you pay for this policy to renew.

{480 paragraph produces if the policy suffix is 0 and the transaction is not a quote. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at the later of 12:01 a.m. or the effective time shown on your application. This policy period ends on <xMonth dd, yyyy> at 12:01 a.m.

{490 paragraph produces when the policy suffix is not 0. Insert in variable 1 the word 'begins' if the policy effective date is later than the mail date or the word 'began' if the policy effective date is before or the same as the mail date and there has been no lapse in coverage. Insert in variable 2 the policy effective date and in variable 3 the policy expiration date.}

Your coverage <x> on <xMonth dd, yyyy> at 12:01 a.m. This policy expires on <xMonth dd, yyyy> at 12:01 a.m.

{500 paragraph always produces. First sentence produces when the transaction is endorsement, or new business and a flat-delete-reissue, or renewal and the recipient is not an additional interest or lienholder, or revised quote, or duplicate dec, or renewal lapse, or flat-delete-reissue at renewal. Second sentence always produces, third sentence produces when there is more than one vehicle, fourth sentence always produces, fifth sentence produces if there are forms on the attachment line. Insert in variable 1 the contract form number, in variable 2 the word 'form' if there is only 1 attachment or 'forms' if there is more than one and in variable 3 the attachment form numbers.}

This coverage summary replaces your prior one. 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 <x>. The contract is modified by <x><x>.

{505 :IF Paid Renewal and Paid in Full Discount is applied.}

A Paid In Full Discount is included in your renewal policy premium.

{510 heading produces with endorsement transactions. Insert in variable the effective date of the endorsement.}

Policy changes effective <xMonth dd, yyyy>

{520 dotted and detail lines produce with endorsement transactions if the endorsement requested date is available. Insert in variable 1 the endorsement requested date and the time of the request if available.}

Changes requested on: <xMmm dd, yyyy> <x99:99 p.m.>

{530 dotted and detail lines produce with endorsement transactions if the endorsement 'requested by' name is available. Insert in variable the name of the person who requested the endorsement.}

Requested by: <x>

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

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{540 dotted and detail lines produce with all endorsement transactions. Insert in variable the premium change amount from the endorsement.}

Premium change: <x\$9.99>

{550 dotted and detail lines produce with the first endorsement reason when the endorsement reason is present with an endorsement transaction. Insert in variable a description of the change IF not for driver training, anti theft, annual mileage, or mileage discount changes.}

Changes: <x>

{560 detail line produces once for each endorsement reason present with an endorsement transaction starting with the second and subsequent reasons if available. Insert in variable a description of the change.}

<x>

{565: IF Endorsement AND the requested date and time are available AND the effective date of the endorsement is the same date as the date the endorsement was requested.}

The changes take effect as of the date and time requested shown above.

{570}

Drivers and household residents

Additional information

{580 dotted and detail lines produce once for each driver. Insert in variable 1 driver's first name, variable 2 driver's middle initial if available, variable 3 driver last name, variable 4 driver suffix if available, variable 5 driver additional information.}

<driver full name>

<additional information>

{590 heading and sentence always produce.}

Outline of coverage

{600}

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

{610 section beginning with vehicle data and ending with the stated amount copy produces once for each vehicle on the policy. Please refer to the Checklist Automation Tool for a list of applicable coverages. Coverage descriptions as they appear on the dec page are housed in the PMTCALC table by line coverage and limit code. Insert in variable 1 the sequence number of the vehicle in the list of vehicles being processed(ex – 1, 2, 3, 4), in variables 2 through 5 the vehicle year, make, model and body type, in variable 6 the vehicle VIN number, variable 7 the garaging zip code. Insert as applicable for each coverage listed, in column 1 the coverage description, in column 2 limits, in column 3 the deductible and in column 4 the premium. Each coverage record is separated by a dotted line. The premium for the first coverage listed is preceded by a dollar sign.}

Auto <Vehicle Number>

<Vehicle year> <Vehicle make> <Vehicle model> <Vehicle body type>

VIN: <Vehicle identification number>

Principal garaging address: <Vehicle garaging zip code>

{611: FOR EACH Vehicle, IF customer indicates vehicle is also used for ridesharing, THEN the VAR=will follow the vehicle use with a comma, a space and the rideshare description}

Primary use of the vehicle: <Vehicle use><, formatted Rideshare Description>

{*612}

Length of vehicle ownership when policy started or vehicle added: <Length of time vehicle is owned/leased>

{613: IF rate increased due to vehicle history report.}

Information regarding your vehicle history (prior damage, theft or title issues) has impacted how we determine your premium.

{614: IF vehicle history order is No Hit and vehicle is NOT a new model year.}

We were unable to validate or locate prior history for the VIN you provided, which has impacted how we determine your premium.

{615 IF vehicle is enrolled in the Snapshot program or greater.}

This vehicle is currently enrolled in the <UBI program name>SM Program.

{616: For Each Vehicle IF customer indicates vehicle is also used for ridesharing. This must be the last line in the vehicle section before its coverage starts, unless specified otherwise by Legal.}

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This vehicle has <Rideshare Endorsement Reference> coverage.

{620}

Coverages Parts 1-12

{625 IF compulsory coverages are present}

Compulsory insurance

	Limits	Deductible	Premium
<x>	<x>		<x\$xxx>
<x>	<x>	<x>	<xxxx>
<x>			

{630 Headings produce when optional coverages are present.}

Optional insurance

	Limits	Deductible	Premium
<x>	<x>	<x>	<xxxx>
<x>	<x>	<x>	<xxxx>
<x>		<x>	<xxxx>
<x>	<x>	<x>	<xxxx>

{640 dotted and detail lines produce once for each vehicle after all of the vehicle's coverages when there is more than one vehicle on the policy or the vehicle has a surcharge. Insert in variable 1 the sequence number of the vehicle record being processed in the list of vehicle records on the policy and in variable 2 the total vehicle premium.}

Total premium for Auto <x>

<x\$xxxx>

{650 sentence produces when the stated amount for the vehicle is greater than \$0 and the vehicle is not a trailer and the vehicle comp symbol is 67 or 68. Insert in variable the vehicle stated amount.}

* In the event of a total loss of this vehicle, the maximum amount payable is the lesser of the actual cash value or the stated amount of <x\$x,xxx>.

{660 dotted and detail lines produce when there's a fee on the policy. Insert in variable the policy premium subtotal without fees.}

Subtotal policy premium

<x\$xxx.xx>

{670 dotted and detail lines produce once for each fee present on the policy. Insert in variable1 the fee description and in variable 2 the fee amount.}

<fee description>

<xxx.xx>

{680 dotted and detail lines produce once after all fees have been listed. Insert in variable 1 the policy term length, variable 2 "and fees", and in variable 3 the total policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present}

<+> Total <x> month policy premium <*and fees>

<\$xxx.xx>

{681 2 dotted and 2 detail lines produce for quote or revised quote transactions when there's no prior balance, there's no paid in full discount and the policy is not on an EFT, credit card or group billing bill plan. VAR1=amount of the paid in full discount, VAR2=paid in full policy premium. Print the "+" before "Total <x> month..." only when the Deductible Savings Bank feature is present.}

Discount if paid in full

<1xxx.xx>

<+> Total <term length> month policy premium if paid in full <*and fees>

<2\$x,xxx.xx>

{685: IF Deductible Savings Bank feature is present}

+ Includes the Deductible Savings Bank® feature

{690 paragraph produces when there is optional bodily injury coverage on the policy.}

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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.

{700 paragraph produces when there's underinsured motorist coverage on the policy.}

Part 12 - Bodily Injury Caused By An 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.

{705: IF policy has the Deductible Savings Bank feature.}

Other features and benefits

Deductible Savings Bank®

Current balance: <deductible savings amount>

{710 heading produces when there is one discount.}

Premium discount

{720 heading produces when there is more than one discount.}

Premium discounts

{730 paragraph always produces.}

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

{740 heading and dotted line produce if a policy level discount exists.}

Policy

{750 detail line produces if the policy level discount description is not blank. Multiple discount descriptions may produce.}

<policy number>

<discount description >

{760 heading and dotted line produce if a driver level discount exists.}

Driver

{770 detail line produces once for each driver if the driver level discount description is not blank. Insert in variable 1 the driver's first name, variable 2 driver middle initial if applicable, variable 3 the driver's last name, variable 4 driver suffix if applicable and in variable 5 the discount description IF not driver training. Multiple discount descriptions may produce.}

<driver full name>

<discount description>

{780 heading and dotted line produce if a vehicle level discount exists.}

Vehicle

{790 detail line produces once for each vehicle if the vehicle level discount description is not blank. Insert in variable 1 the vehicle year, variable 2 the vehicle make, variable 3 the discount description; IF not anti theft, annual mileage, or mileage, and in variable 4 the model. Multiple discount descriptions may produce.}

<VEH Year> <VEH Make>

<discount description>

<VEH Model>

{800 heading produces if there is a lienholder and an additional interest on the policy.}

Lienholder and additional interest information

{810 heading produces if there is a lienholder and no additional interest on the policy.}

Lienholder information

{820 heading produces if there is an additional interest and no lienholder on the policy.}

Additional interest information

{830 headings produce when there's a vehicle level additional interest and a lienholder on the policy.}

Vehicle

Lienholder

Additional interest

{840 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there is at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the

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policy. Insert in variables 1, 2, 3 and 6 vehicle year, make, model and vehicle id number. Insert in variable 4 lienholder name or blank line if no lienholder applies to the vehicle, insert in variable 5 additional interest name or blank line if additional interest does not apply to vehicle. Insert in variables 7 and 8 lienholder and additional interest city state and zip if applicable.}

<1> <2> <3> <4> <5>
<6> <7> <8>

{850 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy that has at least one lienholder and one vehicle level additional interest for any vehicle or combination of vehicles on the policy. Insert in variable 1 second lienholder name or blank line if no second lienholder, in variable 2 second additional interest name or blank line if no second additional interest. Insert in variable 3 second lienholder city state and zip if applicable and in variable 4 second additional interest city state and zip if applicable.}

<1> <2>
<3> <4>

{860 headings produce when there's a vehicle level additional interest and no lienholders for any vehicle on the policy.}

Vehicle Additional interest

{870 headings produce when there's a lienholder and no vehicle level additional interest for any vehicle on the policy.}

Vehicle Lienholder

{880 dotted and detail lines produce once for each vehicle that has a lienholder or a vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variables 1, 2, 3 and 5 vehicle year, make, model and vehicle id number. For variable 4 insert Lienholder or additional interest name, in variable 6 insert lienholder or additional interest city state and zip,}

<1> <2> <3> <4>
<5> <6>

{890 detail lines produce once for each vehicle that has a second lienholder or a second vehicle level additional interest on a policy where there are lienholders and no vehicle level additional interests or vehicle level additional interests and no lienholders. Insert in variable 1 second lienholder or additional interest name and in variable 2 second lienholder or additional interest city state and zip.}

<x>
<x>

{910 heading always produces.}

Driver information

{920 heading produces when driver information begins on one page and continues onto another.}

Driver information (continued)

{930 detail and data lines produce once for each driver. Insert in variable 1 the driver's first name, variable 2 middle initial, variable 3 the driver's last name, variable 4 suffix, variable 5 the date of birth, variable 6 license status, variable 7 years licensed and variable 8 status description.}

Name Date of birth

<driver full name> <date of birth>

License status Years licensed Operator status
<license status> <Yrs licensed> <operator status>

{940 the next 3 paragraphs always produce.}

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 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

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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 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 our rates.

{950 signatures always produce. Insert company officer signatures in both variables.}

Countersigned by <X>
Authorized Signature

<X>
Authorized Signature

{F100 form number produces on each page. If form spans more than one page Continued icon will produce on each page except the last.}

Progressive Rideshare Insurance

Your policy is amended as follows:

1. **DEFINITIONS**

The following definitions are added:

13. **Prearranged Service** - means the period of time during **ride-sharing activity** where a driver is logged on to a **ride-share application**, has recorded acceptance of a request to provide transportation services, and is engaged in one of the following activities:
- (i) traveling to the accepted pick-up location of the passenger(s) or good(s) to be delivered, including the pick-up of any passenger(s) or good(s); or
 - (ii) traveling to the accepted final destination location of the passenger(s) or good(s), including the drop-off of any passenger(s) or good(s).
14. **Ride-share application** - means the digital network licensed and made available by a **transportation network company** that is used by a driver to receive requests to provide transportation services for passenger(s) or good(s).

2. **PART 1 - BODILY INJURY TO OTHERS**

(a) The following language is deleted:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

5. For accidents while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.
6. For accidents during **ride-sharing activity** arising out of the use of any vehicle:
- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. designed to carry more than 8 passengers (including the driver);
 - c. while towing a trailer;
 - d. while transporting hazardous or illegal material;
 - e. while transporting any single good weighing 75 pounds or more; or
 - f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

(b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, any liability insurance we provide while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

3. **PART 2. PERSONAL INJURY PROTECTION**

(a) The following language is deleted:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

4. Anyone while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

- (b) The following language is added as the final paragraph:

We will not pay PIP benefits to or for anyone during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

4. **PART 3. BODILY INJURY CAUSED BY AN UNINSURED AUTO**

The following language is deleted:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

We will not pay under this Part while **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

We will not pay damages to anyone injured during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more; or
- f. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

5. **PART 4. DAMAGE TO SOMEONE ELSE'S PROPERTY**

(a) The following language is deleted:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. While **your auto** is being used as, or is available for use as, a public or livery conveyance, including a vehicle for hire through **ride-sharing activity**. This does not apply to the use of **your auto** in a share-the-expense car pool, or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This exclusion does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

(b) The following language is added as the final two paragraphs:

We will not pay for property damage which occurs during **ride-sharing activity** arising out of the use of any vehicle:

- a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
- b. designed to carry more than 8 passengers (including the driver);
- c. while towing a trailer;
- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**. Your deductible remains the same regardless of any other collectible source of recovery.

6. **OPTIONAL INSURANCE**

The following language is deleted:

1. While **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group.

and replaced by:

1. During **ride-sharing activity** arising out of the use of any vehicle:
 - a. having a gross vehicle weight (GVW) of 12,001 pounds or more;
 - b. designed to carry more than 8 passengers (including the driver);
 - c. while towing a trailer;

- d. while transporting hazardous or illegal material;
- e. while transporting any single good weighing 75 pounds or more;
- f. while being operated by any driver not listed on the policy; or
- g. while being operated by drivers not registered with the **transportation network company** facilitating the **ride-sharing activity**.

7. PART 5. OPTIONAL BODILY INJURY TO OTHERS

- (a) The following language is added as the last provision in the list that follows the provision stating "We will not pay or defend:":

8. For injuries while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to the use of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

- (b) The following language is added as the final paragraph:

For all losses involving **ride-sharing activity**, any liability insurance we provide while the driver is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service** will be primary.

8. PART 6. MEDICAL PAYMENTS

The following language is added as the last provision in the list that follows the provision stating "We will not pay for expenses resulting from injuries to:":

9. Anyone injured while **your auto** 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; or
 - c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injury sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged providing a **prearranged service**.

9. PART 7. COLLISION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or

- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final two paragraphs:

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

10. **PART 8. LIMITED COLLISION**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final two paragraphs:

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

11. **PART 9. COMPREHENSIVE**

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final two paragraphs:

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage

provided by a **transportation network company**.

For all losses involving **ride-sharing activity**, your deductible remains the same regardless of any other collectible source of recovery.

12. PART 10. SUBSTITUTE TRANSPORTATION

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

13. PART 11. TOWING AND LABOR

- (a) The following language is added:

We will not pay under this Part while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to any vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while being used in connection with **ride-sharing activity**.

- (b) The following language is added as the final paragraph:

Any insurance we provide for a vehicle while being used for a **prearranged service** will be excess over any coverage provided by a **transportation network company**.

14. PART 12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The following language is added:

We will not pay for anyone injured while **your auto** 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; or
- c. for **ride-sharing activity**.

This does not apply to the use of **your auto** in a share-the-expense car pool or in an expense reimbursement program either as a volunteer or at work. This does not apply to the use of **your auto** in providing volunteer transportation services at the direction of a charitable group. This does not apply to injuries sustained by the driver of a vehicle identified on the Coverage Selections Page as having "Rideshare Use" coverage while the driver of that vehicle is logged into a **ride-share application** but is not yet engaged in providing a **prearranged service**.

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

Form A205 MA (11/16)