

## PLYMOUTH ROCK ASSURANCE CORPORATION

### AARP Rewards Plus Endorsement

The benefits below are available to policies:

- That are part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement changes the policy. Please read it carefully.

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With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the **accident**.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. The Substitute Transportation limit shown on the Coverage Selections Page.
2. Plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. Cellular telephones;
2. Smartphones; and
3. Tablet devices.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or

3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. Collision (Part 7);

2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. Properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. Properly wearing his or her seat belt; and
2. Must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for Collision (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy either includes:

- The Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- The Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of the applicable endorsement is amended to strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

This endorsement must be listed on your Coverage Selections Page.

## Lifetime Continuation Agreement

**We** will continue to offer **you** a policy for as many additional policy periods as **you** wish, provided:

1. **You** pay premium when due.
2. **Your** license or the license of any customary operator of **your auto** has not been suspended or revoked.
3. **You** or any customary operator of **your auto** have not been convicted of driving while under the influence of alcohol or drugs.
4. The policy was not obtained or renewed through material misrepresentation.
5. No operator has made a material misrepresentation in connection with a claim or been convicted of insurance fraud.
6. **You** continue to be a member of AARP.

If any of the above conditions are not met, we may void this Lifetime Continuation benefit.

**We** reserve the right to substitute more current forms and endorsements when they are approved and adopted. This commitment does not obligate **us** to provide coverage with respect to any vehicle that does not qualify for coverage under **our** underwriting guidelines.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements, or declarations of the policy, other than as herein stated.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- **Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or**
- **Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.**

This endorsement changes the policy. Please read it carefully.

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With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### **I. OPTIONAL INSURANCE**

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the **accident**.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. The Substitute Transportation limit shown on the Coverage Selections Page.
2. Plus this additional coverage.

#### **II. GENERAL PROVISIONS AND EXCLUSIONS**

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### **III. ADDITIONAL COVERAGES**

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. Cellular telephones;
2. Smartphones; and
3. Tablet devices.

The loss must arise from a covered:

1. Collision (Part 7);

2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
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Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

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**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

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1. Collision (Part 7);
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**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. Collision (Part 7);
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**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

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No deductible applies. Pets other than dogs or cats are not covered.

#### **F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. Properly wearing his or her seat belt at the time of the **accident**.

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2. Must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

#### **G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

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**Your** policy either includes:

- The Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
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Paragraph 2 of the applicable endorsement is amended to strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

#### **J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

### **IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.



## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

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Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is ~~the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.~~

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#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

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- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

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We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

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No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

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We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

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- 1. Collision (Part 7);
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No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered-;

- 1. Collision (Part 7);

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- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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No deductible applies. Pets other than dogs or cats are not covered.

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**F. Seat Belt/Air Bag Benefit**

We will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

- 1. Properly wearing his or her seat belt at the time of the **accident**.

We will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

- 1. Properly wearing his or her seat belt; and
- 2. Must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

We will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. We will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for Collision (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

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**I. Replacement Cost Coverage**

Your policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of ~~both the applicable~~ endorsements is amended ~~as follows to~~ Strike the following sentence: "However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded MYLES Savings Pass Benefits**

**You** are eligible to receive discounts on products and services ~~by participating from certain~~ third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under our **MYLES Savings Pass** Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**PRAC MA-111-0312-1113**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

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**PLYMOUTH ROCK ASSURANCE CORPORATION**

**SAVINGS PASS ENDORSEMENT**

**This endorsement changes your policy. Please read it carefully.**

Under this endorsement **you** may participate in the Savings Pass Program. The benefits under the Program may include, from time to time, discounts on products and services. The products and services are provided by third-party vendors and relate to the maintenance, use and operation of **your auto**. These benefits are subject to change at any time in **our** sole discretion.

**PLYMOUTH ROCK ASSURANCE CORPORATION**

**MYLES SAVINGS PASS ENDORSEMENT**

**This endorsement changes your policy. Please read it carefully.**

~~We provide you and our other Massachusetts private passenger automobile insurance policyholders a benefits program that we call the Under this endorsement "MYLES (Make Your Life Easier Services) Program". You you may are eligible to participate in the MYLES Savings Pass Program for no additional premium. The benefits under the Program and to receive the benefits offered to participants in the program. These may include, from time to time, discounts on products and services. The products and services are provided by participating third-party vendors, and other benefits related to the maintenance, use, and operation of your auto. These benefits that we offer under the Savings Pass Program are subject to change at any time in our sole discretion.~~

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**Rule No.**

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- 1) At the effective date of this policy term there is at least one operator listed on the Coverage Selections Page who has at least six years of driving experience.
- 2) None of the listed operators had a surchargeable incident within the six years prior to the effective date of this policy term.

B. Accidents Occurring During this Policy Term

Upon the next renewal term, Plymouth Rock will waive operator points incurred due to a surchargeable accident if all of the following conditions are met:

:

- 1) The Accident Forgiveness endorsement is attached to the policy prior to the accident occurring.
- 2) The accident occurs during this policy term.
- 3) The driver and the vehicle involved in the accident were listed on the Coverage Selections Page at the time of the accident.
- 4) The accident was caused by one of the listed operators who had at least six years of driving experience at the effective date of this policy term.
- 5) The accident was reported to us promptly.
- 6) At the effective date of the next renewal term there are no other accidents being waived on the policy.

C. Prior Accidents

If an accident was waived under an Accident Forgiveness endorsement in the immediately preceding prior term of this policy, we will continue to waive that accident during this policy term.

D. Conditions

A surchargeable accident is an accident that would incur one or more operator points under our merit rating plan. A surchargeable incident is an accident or traffic violation that would incur one or more operator points or would be the first minor moving violation in the prior six years under our merit rating plan.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

Refer to Miscellaneous Rating Factors page for applicable charge.

**RULE 38. REWARDS PLUS ENDORSEMENT**

The Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy either:

1. is issued to a member in good standing (at the time of loss) of a motor club that has been approved by Plymouth Rock Assurance Corporation; or
2. has been continuously in force with Plymouth Rock for at least 36 months immediately prior to the effective date of this policy term.

This endorsement will be added to each eligible new and renewal policy issued on or after June 30, 2011.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**RULE 39. AARP REWARDS PLUS ENDORSEMENT**

The AARP Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits. In addition to these benefits, this endorsement also provides a Lifetime Continuation Agreement subject to eligibility requirements.

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The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if:

1. the policyholder is a member of the AARP; and
2. this policy is part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement will be added to each eligible new policy issued on or after December 15, 2013 and eligible renewal policy issued on or after February 1, 2014. A valid AARP membership number will be required at the time of application in order for this endorsement to be added to eligible policies.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 40. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

**NOTE:** All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

**RULE 41. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

**RULE 42. STATED AMOUNT COVERAGE**

### Parts 7, 8, and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

### **RULE 43. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)**

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

### **RULE 44. SNOWMOBILES**

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**NOTE:** a. Only Stated Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

### **RULE 45. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's

Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

**Fire** - See rate section.

**Theft** - See rate section.

**Comprehensive** - See rate section.

**Collision** - See rate section.

**Limited Collision** - See rate section.

**Substitute Transportation** – See Miscellaneous Rating Factors page.

**Towing and Labor** – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

#### **RULE 46. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

#### **RULE 47. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has

been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

#### **RULE 48. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

##### **A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

##### **B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

#### **RULE 49. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.



## SECTION IV - NON-OWNED AUTOMOBILES

### **RULE 50. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

#### **Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

#### **Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

### **RULE 51. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

#### 1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

#### 2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

**RULES 52 - 53. RESERVED FOR FUTURE USE**

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- 1) At the effective date of this policy term there is at least one operator listed on the Coverage Selections Page who has at least six years of driving experience.
- 2) None of the listed operators had a surchargeable incident within the six years prior to the effective date of this policy term.

B. Accidents Occurring During this Policy Term

Upon the next renewal term, Plymouth Rock will waive operator points incurred due to a surchargeable accident if all of the following conditions are met:

:

- 1) The Accident Forgiveness endorsement is attached to the policy prior to the accident occurring.
- 2) The accident occurs during this policy term.
- 3) The driver and the vehicle involved in the accident were listed on the Coverage Selections Page at the time of the accident.
- 4) The accident was caused by one of the listed operators who had at least six years of driving experience at the effective date of this policy term.
- 5) The accident was reported to us promptly.
- 6) At the effective date of the next renewal term there are no other accidents being waived on the policy.

C. Prior Accidents

If an accident was waived under an Accident Forgiveness endorsement in the immediately preceding prior term of this policy, we will continue to waive that accident during this policy term.

D. Conditions

A surchargeable accident is an accident that would incur one or more operator points under our merit rating plan. A surchargeable incident is an accident or traffic violation that would incur one or more operator points or would be the first minor moving violation in the prior six years under our merit rating plan.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

Refer to Miscellaneous Rating Factors page for applicable charge.

**RULE 38. REWARDS PLUS ENDORSEMENT**

The Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded [MYLES-Savings Pass](#) benefits.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy either:

1. is issued to a member in good standing (at the time of loss) of a motor club that has been approved by Plymouth Rock Assurance Corporation; or
2. has been continuously in force with Plymouth Rock for at least 36 months immediately prior to the effective date of this policy term.

This endorsement will be added to each eligible new and renewal policy issued on or after June 30, 2011.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**RULE 39. AARP REWARDS PLUS ENDORSEMENT**

[The AARP Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits. In addition to these benefits, this endorsement also provides a Lifetime Continuation Agreement subject to eligibility requirements.](#)

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The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if:

1. the policyholder is a member of the AARP; and
2. this policy is part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement will be added to each eligible new policy issued on or after December 15, 2013 and eligible renewal policy issued on or after February 1, 2014. A valid AARP membership number will be required at the time of application in order for this endorsement to be added to eligible policies.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 3940. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

**NOTE:** All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

**RULE 4041. ANTIQUA MOTOR CARS AND ANTIQUA MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

**RULE 4142. STATED AMOUNT COVERAGE**

## Parts 7, 8, and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

### **RULE 4243. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)**

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

### **RULE 4344. SNOWMOBILES**

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**NOTE:** a. Only Stated Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

### **RULE 4445. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's

Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

**Fire** - See rate section.

**Theft** - See rate section.

**Comprehensive** - See rate section.

**Collision** - See rate section.

**Limited Collision** - See rate section.

**Substitute Transportation** – See Miscellaneous Rating Factors page.

**Towing and Labor** – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

#### **RULE 4546. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

#### **RULE 4647. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has

been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

#### **RULE 4748. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

##### **A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

##### **B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

#### **RULE 4849. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.



## SECTION IV - NON-OWNED AUTOMOBILES

### **RULE 4950. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

#### **Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

#### **Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

### **RULE 5051. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

#### 1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

#### 2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

| RULES ~~51-52~~ - 53. **RESERVED FOR FUTURE USE**

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Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
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**MYLES SAVINGS PASS ENDORSEMENT**

**This endorsement changes your policy. Please read it carefully.**

~~We provide you and our other Massachusetts private passenger automobile insurance policyholders a benefits program that we call the Under this endorsement "MYLES (Make Your Life Easier Services) Program". You you may are eligible to participate in the MYLES Savings Pass Program for no additional premium. The benefits under the Program and to receive the benefits offered to participants in the program. These may include, from time to time, discounts on products and services. The products and services are provided by participating third-party vendors, and other benefits related to the maintenance, use, and operation of your auto. These benefits that we offer under the Savings Pass Program are subject to change at any time in our sole discretion.~~

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- 1) At the effective date of this policy term there is at least one operator listed on the Coverage Selections Page who has at least six years of driving experience.
- 2) None of the listed operators had a surchargeable incident within the six years prior to the effective date of this policy term.

B. Accidents Occurring During this Policy Term

Upon the next renewal term, Plymouth Rock will waive operator points incurred due to a surchargeable accident if all of the following conditions are met:

:

- 1) The Accident Forgiveness endorsement is attached to the policy prior to the accident occurring.
- 2) The accident occurs during this policy term.
- 3) The driver and the vehicle involved in the accident were listed on the Coverage Selections Page at the time of the accident.
- 4) The accident was caused by one of the listed operators who had at least six years of driving experience at the effective date of this policy term.
- 5) The accident was reported to us promptly.
- 6) At the effective date of the next renewal term there are no other accidents being waived on the policy.

C. Prior Accidents

If an accident was waived under an Accident Forgiveness endorsement in the immediately preceding prior term of this policy, we will continue to waive that accident during this policy term.

D. Conditions

A surchargeable accident is an accident that would incur one or more operator points under our merit rating plan. A surchargeable incident is an accident or traffic violation that would incur one or more operator points or would be the first minor moving violation in the prior six years under our merit rating plan.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

Refer to Miscellaneous Rating Factors page for applicable charge.

**RULE 38. REWARDS PLUS ENDORSEMENT**

The Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded [MYLES-Savings Pass](#) benefits.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy either:

1. is issued to a member in good standing (at the time of loss) of a motor club that has been approved by Plymouth Rock Assurance Corporation; or
2. has been continuously in force with Plymouth Rock for at least 36 months immediately prior to the effective date of this policy term.

This endorsement will be added to each eligible new and renewal policy issued on or after June 30, 2011.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**RULE 39. AARP REWARDS PLUS ENDORSEMENT**

[The AARP Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits. In addition to these benefits, this endorsement also provides a Lifetime Continuation Agreement subject to eligibility requirements.](#)



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The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if:

1. the policyholder is a member of the AARP; and
2. this policy is part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement will be added to each eligible new policy issued on or after December 15, 2013 and eligible renewal policy issued on or after February 1, 2014. A valid AARP membership number will be required at the time of application in order for this endorsement to be added to eligible policies.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 3940. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

**NOTE:** All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

**RULE 4041. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

**RULE 4142. STATED AMOUNT COVERAGE**

### Parts 7, 8, and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

#### **RULE 4243. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)**

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

#### **RULE 4344. SNOWMOBILES**

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**NOTE:** a. Only Stated Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

#### **RULE 4445. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's

Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

**Fire** - See rate section.

**Theft** - See rate section.

**Comprehensive** - See rate section.

**Collision** - See rate section.

**Limited Collision** - See rate section.

**Substitute Transportation** – See Miscellaneous Rating Factors page.

**Towing and Labor** – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

**RULE 4546. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

**RULE 4647. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has

been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

#### **RULE 4748. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

##### **A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

##### **B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

#### **RULE 4849. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

## SECTION IV - NON-OWNED AUTOMOBILES

### **RULE 4950. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

#### **Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

#### **Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

### **RULE 5051. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

#### 1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

#### 2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

| RULES ~~51-52~~ - 53. **RESERVED FOR FUTURE USE**

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

We will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the **accident**.

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#### **Part 10 – Substitute Transportation**

The following coverage is added:

We will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. We will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is ~~the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.~~

1. the Substitute Transportation limit shown on the Coverage Selections Page.
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C. Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

We will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. Cellular telephones;
2. Smartphones; and



3. Tablet devices.

The loss must arise from a covered-;

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

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**B. Laptop Computer Replacement**

We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered-;

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

We will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered-;

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered-;

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered-;

- 1. Collision (Part 7);

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- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

- 1. Collision (Part 7);
- 2. Limited Collision (Part 8); or
- 3. Comprehensive (Part 9) loss to **your auto**.

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No deductible applies. Pets other than dogs or cats are not covered.

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**F. Seat Belt/Air Bag Benefit**

We will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

- 1. Properly wearing his or her seat belt at the time of the **accident**.

We will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

- 1. Properly wearing his or her seat belt; and
- 2. Must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

We will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. We will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for Collision (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

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**I. Replacement Cost Coverage**

Your policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of ~~both the applicable~~ endorsements is amended ~~as follows to~~ Strike the following sentence: "However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded MYLES Savings Pass Benefits**

**You** are eligible to receive discounts on products and services ~~by participating from certain~~ third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under our **MYLES Savings Pass** Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**PRAC MA-111-0312-1113**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
PLYMOUTH ROCK ASSURANCE CORPORATION  
**PRIVATE PASSENGER ENDORSEMENTS**  
**ALPHABETICAL INDEX**  
**JUNE 1, 2008**

<u>TITLE</u>	<u>AIB FORM NO.</u>
Accident Forgiveness	PRAC Auto MA-106-10-11
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Charitable Group Discount Endorsement	PRAC Auto MA-108-05-08
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 04-07)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
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Operator Exclusion Form	M-0106-S (Ed. 014-08)
Optional Replacement Cost Coverage	PRAC Auto MA-105-04-08
Original Equipment Manufacturer Parts Coverage	PRAC Auto MA-107-04-08
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Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible Endorsement	MPY-0016-S(Ed.04-08)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 PLYMOUTH ROCK ASSURANCE CORPORATION  
**PERSONAL AUTO FORMS INDEX**  
**(MASSACHUSETTS)**  
 Approved for Use January 1, 2006  
 For Vehicles Not Subject to the Compulsory Law

<b>Form Title</b> <b><u>Policy</u></b>	<b>Form Number and <u>Edition</u></b> <b><u>Date</u></b>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
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AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
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COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
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LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
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NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
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TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05
<del>MYLES SAVINGS PASS</del> ENDORSEMENT	<del>PRAC MA-102-0412-0813</del>
REPLACEMENT COST COVERAGE	PRAC MA-104-04-08
OPTIONAL REPLACEMENT COST COVERAGE	PRAC MA-105-04-08
ACCIDENT FORGIVENESS	PRAC MA-106-10-11
ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE	PRAC MA-107-04-08
CHARITABLE GROUP DISCOUNT ENDORSEMENT	PRAC MA-108-05-08
PREMIUM PACKAGE ENDORSEMENT	PRAC MA-110-12-10
REWARDS PLUS ENDORSEMENT	PRAC MA-111- <del>0312-4413</del>
<u>AARP REWARDS PLUS ENDORSEMENT</u>	<u>PRAC MA-113-12-13</u>

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## PLYMOUTH ROCK ASSURANCE CORPORATION

### AARP Rewards Plus Endorsement

The benefits below are available to policies:

- That are part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement changes the policy. Please read it carefully.

---

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.



Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of the applicable endorsement is amended to strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

This endorsement must be listed on your Coverage Selections Page.

## Lifetime Continuation Agreement

**We** will continue to offer **you** a policy for as many additional policy periods as **you** wish, provided:

1. **You** pay premium when due.
2. **Your** license or the license of any customary operator of **your auto** has not been suspended or revoked.
3. **You** or any customary operator of **your auto** has not been convicted of driving while under the influence of alcohol or drugs.
4. The policy was not obtained or renewed through material misrepresentation.
5. No operator has made a material misrepresentation in connection with a claim or been convicted of insurance fraud.
6. **You** continue to be a member of AARP.

If any of the above conditions are not met, we may void this Lifetime Continuation benefit.

**We** reserve the right to substitute more current forms and endorsements when they are approved and adopted. This commitment does not obligate **us** to provide coverage with respect to any vehicle that does not qualify for coverage under **our** underwriting guidelines.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements, or declarations of the policy, other than as herein stated.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

We will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

We will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. We will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most we will pay under both coverages is ~~the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.~~

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C. Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at our request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

We will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

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#### **B. Laptop Computer Replacement**

We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

#### **C. Personal Belongings Replacement**

We will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

#### **D. Child Car Seat Replacement**

We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

#### **E. Pet Injury Coverage**

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

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#### F. Seat Belt/Air Bag Benefit

We will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

We will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

#### G. Glass Repair Coverage

We will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. We will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

#### H. Waiver of Collision Deductible

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

#### I. Replacement Cost Coverage

Your policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of both the applicable endorsements is amended as follows to strike the following sentence: "However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

#### J. Expanded MYLES Savings Pass Benefits

**You** are eligible to receive discounts on products and services by participating from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under our MYLES Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

#### IV. CONDITIONS

**PRAC MA-111-0312-1113**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

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## PLYMOUTH ROCK ASSURANCE CORPORATION

### AARP Rewards Plus Endorsement

The benefits below are available to policies:

- That are part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement changes the policy. Please read it carefully.

---

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.



Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of the applicable endorsement is amended to strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

This endorsement must be listed on your Coverage Selections Page.

### Lifetime Continuation Agreement

After this policy is in effect sixty (60) days or if this is a renewal or continuation policy, **we** will continue to offer **you** a policy for as many additional policy periods as **you** wish, provided:

1. **You** pay premium when due.
2. **Your** license or the license of any customary operator of **your auto** has not been suspended or revoked.
3. **You** furnish, within forty-five (45) days of our request, certification by a licensed physician acceptable to **us**, that **you** or any other driver who customarily operates **your auto** are physically and mentally capable of safely operating an automobile.
4. **You** or any customary operator of **your auto** have not been convicted of driving while under the influence of alcohol or drugs.
5. The policy was not obtained or renewed through material misrepresentation.
6. No operator has made a material misrepresentation in connection with a claim or been convicted of insurance fraud.
7. **You** continue to be a member of AARP.

**We** reserve the right to substitute more current forms and endorsements when they are approved and adopted. This commitment does not obligate **us** to provide coverage with respect to any vehicle that does not qualify for coverage under **our** underwriting guidelines.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements, or declarations of the policy, other than as herein stated.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- **Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or**
- **Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.**

This endorsement changes the policy. Please read it carefully.

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With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or

3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of the applicable endorsement is amended to strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to

renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

We will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

We will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. We will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most we will pay under both coverages is ~~the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.~~

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C. Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

We will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.



The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

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#### **B. Laptop Computer Replacement**

We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

#### **C. Personal Belongings Replacement**

We will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

#### **D. Child Car Seat Replacement**

We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

#### **E. Pet Injury Coverage**

We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered-;

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

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#### F. Seat Belt/Air Bag Benefit

We will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

We will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

#### G. Glass Repair Coverage

We will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. We will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

#### H. Waiver of Collision Deductible

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

#### I. Replacement Cost Coverage

Your policy either includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of both the applicable endorsements is amended as follows to ~~Strike~~ the following sentence: "However, we will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

#### J. Expanded MYLES Savings Pass Benefits

**You** are eligible to receive discounts on products and services by participating from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under our MYLES Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

#### IV. CONDITIONS

**PRAC MA-111-0312-1113**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

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- 1) At the effective date of this policy term there is at least one operator listed on the Coverage Selections Page who has at least six years of driving experience.
- 2) None of the listed operators had a surchargeable incident within the six years prior to the effective date of this policy term.

B. Accidents Occurring During this Policy Term

Upon the next renewal term, Plymouth Rock will waive operator points incurred due to a surchargeable accident if all of the following conditions are met:

:

- 1) The Accident Forgiveness endorsement is attached to the policy prior to the accident occurring.
- 2) The accident occurs during this policy term.
- 3) The driver and the vehicle involved in the accident were listed on the Coverage Selections Page at the time of the accident.
- 4) The accident was caused by one of the listed operators who had at least six years of driving experience at the effective date of this policy term.
- 5) The accident was reported to us promptly.
- 6) At the effective date of the next renewal term there are no other accidents being waived on the policy.

C. Prior Accidents

If an accident was waived under an Accident Forgiveness endorsement in the immediately preceding prior term of this policy, we will continue to waive that accident during this policy term.

D. Conditions

A surchargeable accident is an accident that would incur one or more operator points under our merit rating plan. A surchargeable incident is an accident or traffic violation that would incur one or more operator points or would be the first minor moving violation in the prior six years under our merit rating plan.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

Refer to Miscellaneous Rating Factors page for applicable charge.

**RULE 38. REWARDS PLUS ENDORSEMENT**

The Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy either:

1. is issued to a member in good standing (at the time of loss) of a motor club that has been approved by Plymouth Rock Assurance Corporation; or
2. has been continuously in force with Plymouth Rock for at least 36 months immediately prior to the effective date of this policy term.

This endorsement will be added to each eligible new and renewal policy issued on or after June 30, 2011.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**RULE 39. AARP REWARDS PLUS ENDORSEMENT**

The AARP Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits. In addition to these benefits, this endorsement also provides a Lifetime Continuation Agreement subject to eligibility requirements.

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The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy:

1. is part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement will be added to each eligible new policy issued on or after December 15, 2013 and eligible renewal policy issued on or after February 1, 2014.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 40. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

**NOTE:** All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

**RULE 41. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

**RULE 42. STATED AMOUNT COVERAGE**

### Parts 7, 8, and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

### **RULE 43. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)**

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

### **RULE 44. SNOWMOBILES**

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**NOTE:** a. Only Stated Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

### **RULE 45. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's

Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

**Fire** - See rate section.

**Theft** - See rate section.

**Comprehensive** - See rate section.

**Collision** - See rate section.

**Limited Collision** - See rate section.

**Substitute Transportation** – See Miscellaneous Rating Factors page.

**Towing and Labor** – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

#### **RULE 46. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

#### **RULE 47. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has



been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

#### **RULE 48. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

##### **A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

##### **B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

#### **RULE 49. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

## SECTION IV - NON-OWNED AUTOMOBILES

### **RULE 50. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

#### **Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

#### **Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

### **RULE 51. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

#### 1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

#### 2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

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- 1) At the effective date of this policy term there is at least one operator listed on the Coverage Selections Page who has at least six years of driving experience.
- 2) None of the listed operators had a surchargeable incident within the six years prior to the effective date of this policy term.

B. Accidents Occurring During this Policy Term

Upon the next renewal term, Plymouth Rock will waive operator points incurred due to a surchargeable accident if all of the following conditions are met:  
:

- 1) The Accident Forgiveness endorsement is attached to the policy prior to the accident occurring.
- 2) The accident occurs during this policy term.
- 3) The driver and the vehicle involved in the accident were listed on the Coverage Selections Page at the time of the accident.
- 4) The accident was caused by one of the listed operators who had at least six years of driving experience at the effective date of this policy term.
- 5) The accident was reported to us promptly.
- 6) At the effective date of the next renewal term there are no other accidents being waived on the policy.

C. Prior Accidents

If an accident was waived under an Accident Forgiveness endorsement in the immediately preceding prior term of this policy, we will continue to waive that accident during this policy term.

D. Conditions

A surchargeable accident is an accident that would incur one or more operator points under our merit rating plan. A surchargeable incident is an accident or traffic violation that would incur one or more operator points or would be the first minor moving violation in the prior six years under our merit rating plan.

Accidents caused by drivers who are not listed operators will not be waived under this endorsement.

Only one accident per policy may be waived at any point in time.

Waived accidents will still be a factor in applying other provisions of the policy. This includes, without limitation, driver-to-vehicle assignment.

Refer to Miscellaneous Rating Factors page for applicable charge.

**RULE 38. REWARDS PLUS ENDORSEMENT**

The Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded [MYLES Savings Pass](#) benefits.

The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy either:

1. is issued to a member in good standing (at the time of loss) of a motor club that has been approved by Plymouth Rock Assurance Corporation; or
2. has been continuously in force with Plymouth Rock for at least 36 months immediately prior to the effective date of this policy term.

This endorsement will be added to each eligible new and renewal policy issued on or after June 30, 2011.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

**RULE 39. AARP REWARDS PLUS ENDORSEMENT**

The AARP Rewards Plus Endorsement provides increased limits for Bail Bonds, Loss of Earnings, Substitute Transportation, and Replacement Cost Coverage under Comprehensive, as well as the following additional coverages: Personal Digital Assistant Device Replacement, Laptop Computer Replacement, Personal Belongings Replacement, Child Car Seat Replacement, Pet Injury Coverage, Seat Belt/Air Bag Benefit, waiver of deductible under Glass Repair Coverage, Waiver of Collision Deductible, and expanded Savings Pass benefits. In addition to these benefits, this endorsement also provides a Lifetime Continuation Agreement subject to eligibility requirements.

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The additional benefits and enhancements provided by this endorsement are available, at no additional premium, to vehicles covered under the Massachusetts Automobile Policy if the policy:

1. is part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement will be added to each eligible new policy issued on or after December 15, 2013 and eligible renewal policy issued on or after February 1, 2014.

This endorsement does not apply to policies that have been assigned to Plymouth Rock Assurance Corporation by the Massachusetts Automobile Insurance Plan.

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**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 3940. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Motor Homes. No other premium adjustments, factors or discounts apply.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Class 15, Merit Rating, and Passive Restraint discounts and the factors in the Miscellaneous Motor Vehicles page apply when rating Camper Bodies. No other premium adjustments, factors or discounts apply.

**NOTE:** All policies subject to this rule must contain the endorsement entitled Mobile Home Endorsement, MPY-0002-S.

**RULE 4041. ANTIQUE MOTOR CARS AND ANTIQUE MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or if not registered is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The Merit Rating Plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

The premium is subject to the Passive Restraint discount and the factors in the Miscellaneous Motor Vehicles page. No other premium adjustments, factors or discounts apply.

**RULE 4142. STATED AMOUNT COVERAGE**

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**Parts 7, 8, and 9**

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The premium is then calculated in accordance with Rule 11.

**RULE 4243. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)**

Coverage for these vehicles is to be provided by a Personal Auto Policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**RULE 4344. SNOWMOBILES**

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

ISO Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**NOTE:** a. Only Stated Amount Coverage is available.

- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

**RULE 4445. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The Merit Rating Plan adjustment (Merit Rating Plan Operator Points) assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for the Excellent Driver Discount or the Excellent Driver Discount Plus (Merit Rating Plan code 98 or 99) and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the Excellent Driver Discount Plus (Merit Rating Plan code 99). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's Merit Rating Plan Operator Points. Any motorcycles remaining after assignment of all operators shall be assigned the classification and Merit Rating Plan Operator Points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

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Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

These vehicles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.  
Group B - Cubic Centimeter Engine Displacement of 101-350.  
Group C - Cubic Centimeter Engine Displacement of 351-650  
Group D - Cubic Centimeter Engine Displacement over 650

**Fire** - See rate section.

**Theft** - See rate section.

**Comprehensive** - See rate section.

**Collision** - See rate section.

**Limited Collision** - See rate section.

**Substitute Transportation** – See Miscellaneous Rating Factors page.

**Towing and Labor** – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

**RULE 4546. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value," means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

**RULE 4647. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has



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been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

**RULE 4748. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

**A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
3. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

**B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

**RULE 4849. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

(Attach Endorsement PRAC Auto MA-107-04-08 for this coverage)

Coverage Parts 7, 8, 9

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

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

## SECTION IV - NON-OWNED AUTOMOBILES

### **RULE 4950. NAMED NON-OWNER POLICY**

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use the approved Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

#### **Bodily Injury Liability, Property Damage Liability, Medical Payments**

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

#### **Uninsured Motorists and Underinsured Motorists**

Charge the applicable Part 3 and Part 12 private passenger rates.

No other premium adjustments, factors or discounts apply to the calculation of premium for a Named Non-owner Policy.

### **RULE 5051. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

#### 1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance - 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be charged shall be 100% of the applicable private passenger rate.

#### 2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

No other premium adjustments, factors or discounts apply to the calculation of premium for Use of Other Automobiles.

| RULES ~~51-52~~ - 53. **RESERVED FOR FUTURE USE**

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### AARP Rewards Plus Endorsement

The benefits below are available to policies:

- That are part of the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance.

This endorsement changes the policy. Please read it carefully.

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With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

**We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following Additional Coverages are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

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2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of both endorsements is amended as follows. Strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

This endorsement must be listed on your Coverage Selections Page.

### Lifetime Continuation Agreement

After this policy is in effect sixty (60) days or if this is a renewal or continuation policy, **we** will continue to offer **you** a policy for as many additional policy periods as **you** wish, provided:

1. **You** pay premium when due.
2. **Your** license or the license of any customary operator of **your auto** has not been suspended or revoked.
3. **You** furnish, within forty-five (45) days of our request, certification by a licensed physician acceptable to **us**, that **you** or any other driver who customarily operates **your auto** are physically and mentally capable of safely operating an automobile.
4. **You** or any customary operator of **your auto** have not been convicted of driving while under the influence of alcohol or drugs.
5. The policy was not obtained or renewed through material misrepresentation.
6. No operator has made a material misrepresentation in connection with a claim or been convicted of insurance fraud.

**We** reserve the right to substitute more current forms and endorsements when they are approved and adopted. This commitment does not obligate **us** to provide coverage with respect to any vehicle that does not qualify for coverage under **our** underwriting guidelines.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements, or declarations of the policy, other than as herein stated.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

This endorsement changes the policy. Please read it carefully.

---

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following: **We** will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

**We** will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. **We** will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is:

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C.** Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following **Additional Coverages** are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

**We** will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.



Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

**B. Laptop Computer Replacement**

**We** will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one laptop computer per occurrence. No deductible applies. No individual may collect twice for the same loss.

**C. Personal Belongings Replacement**

**We** will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. **You** or a **household member** may not collect twice for the same loss. Property held for sale, display, consignment or exhibition is excluded. Other property used in business is included.

**D. Child Car Seat Replacement**

**We** will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

The loss must arise from a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. No individual may collect twice for the same loss.

**E. Pet Injury Coverage**

**We** will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

**We** will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

1. **Collision** (Part 7);
2. Limited **Collision** (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

No deductible applies. Pets other than dogs or cats are not covered.

**F. Seat Belt/Air Bag Benefit**

**We** will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

**We** will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt; and
2. must have been protected by an operable air bag at the time of the **accident**.

This benefit is in addition to any other collectible coverage endorsements (if applicable).

**G. Glass Repair Coverage**

**We** will waive the Glass Deductible, if one is indicated on your Coverage Selections Page, for glass repairs. **We** will repair at no cost to **you** simple glass breaks, chips, nicks, and cracks. The cracks may be up to 6 inches long in non-critical areas. The loss must arise from a covered Comprehensive (Part 9) loss to **your auto**.

**H. Waiver of Collision Deductible**

When there is a loss to **your auto** insured for **Collision** (Part 7), no deductible will apply if **you** are entitled to recover in court against another insured covered by a Personal Automobile Insurance policy written by **us**. The other insured's policy must be in effect at the time of the loss.

**I. Replacement Cost Coverage**

**Your** policy includes:

- the Replacement Cost Coverage Endorsement (PRAC MA-104-04-08) or
- the Optional Replacement Cost Coverage Endorsement (PRAC MA-105-04-08).

Paragraph 2 of both endorsements is amended as follows. Strike the following sentence: "However, **we** will not make any payment under this endorsement for damage that is otherwise covered by the Comprehensive (Part 9) section of **your** policy if **your auto** is stolen or the damage is the result of fire or vandalism."

**J. Expanded Savings Pass Benefits**

**You** are eligible to receive discounts on products and services from certain third-party vendors, related to the maintenance, use, and operation of **your auto** that may be offered under this endorsement from time to time. These benefits, if any, are in addition to the benefits offered under **our** Savings Pass Endorsement (PRAC MA-102-12-13). These expanded benefits are subject to change at any time in **our** sole discretion.

**IV. CONDITIONS**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

This endorsement must be listed on your Coverage Selections Page.

## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

The benefits below are available to policies:

- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
- Issued to members in good standing (at the time of loss) of motor clubs that have been approved by us.

~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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This endorsement changes the policy. Please read it carefully.

With respect to the coverage provided below, the provisions of the policy apply unless modified by this endorsement.

#### I. OPTIONAL INSURANCE

**Part 5 – Optional Bodily Injury to Others**, second to last paragraph is replaced with the following:

We will also pay up to \$500 for the cost of bail bonds required as a result of an **accident** covered under this Part. This includes bail bonds for traffic law violations related to the accident.

#### **Part 10 – Substitute Transportation**

The following coverage is added:

We will pay up to \$10 per day in addition to any limit shown on the Coverage Selections Page for this coverage part, for which a premium is paid. We will pay no more than an additional \$300.

Under Comprehensive (Part 9) there is also Substitute Transportation coverage when **your auto** is stolen. If **you** purchase Substitute Transportation and Comprehensive (Part 9), the most **we** will pay under both coverages is ~~the Substitute Transportation limit shown on the Coverage Selections Page plus this additional coverage.~~

1. the Substitute Transportation limit shown on the Coverage Selections Page
2. plus this additional coverage.

#### II. GENERAL PROVISIONS AND EXCLUSIONS

**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

- C. Up to \$250 per day for loss of earnings to any person covered under this policy who attends hearings or trials at **our** request. This does not apply to loss of other income.

#### III. ADDITIONAL COVERAGES

The following **Additional Coverages** are added to the policy:

##### **A. Personal Digital Assistant Device Replacement**

We will pay replacement cost up to \$200 for loss of any personal digital assistant device owned by **you** or any **household member**. This includes:

1. cellular telephones;
2. smartphones; and
3. tablet devices.

The loss must arise from a covered-:

1. Collision (Part 7);
2. Limited Collision (Part 8); or
3. Comprehensive (Part 9) loss to **your auto**.

Coverage is limited to one such device per occurrence. No deductible applies. No individual may collect twice for the same loss.

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#### **B. Laptop Computer Replacement**

We will pay replacement cost up to \$1,000 for loss of any laptop computer owned by **you** or any **household member**.

The loss must arise from a covered-:

1. Collision (Part 7);
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#### **C. Personal Belongings Replacement**

We will pay replacement cost up to \$250 for loss of personal property owned by **you** or any **household member**.

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We will pay replacement cost up to \$250 for loss of a child safety seat owned by **you** or any **household member**. The child safety seat must be United States Department of Transportation approved.

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We will pay up to \$500 for veterinary care for injuries to a dog or cat owned by **you** or any **household member**.

The dog or cat must have been **occupying your auto** and involved in a covered-:

1. Collision (Part 7);
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We will also pay up to \$500 for burial or disposal expenses if the dog or cat dies in a covered:

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No deductible applies. Pets other than dogs or cats are not covered.

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#### F. Seat Belt/Air Bag Benefit

We will pay a \$5,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

1. properly wearing his or her seat belt at the time of the **accident**.

We will pay a \$10,000 death benefit for **you** or any **household member** whose death is caused by a covered loss to **your auto**.

The deceased individual must have been:

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This benefit is in addition to any other collectible coverage endorsements (if applicable).

#### G. Glass Repair Coverage

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#### IV. CONDITIONS

**PRAC MA-111-0312-1113**

**Our** reasonable, good faith determination of whether a loss is covered under this endorsement shall be final and binding.

We reserve the right to change or discontinue this endorsement or any of its programs or coverages upon renewal of this policy. Maintaining this endorsement does not require **us** to renew **your** policy or to offer this endorsement or any particular coverage with any future renewals.

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## PLYMOUTH ROCK ASSURANCE CORPORATION

### Rewards Plus Endorsement

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- Continuously in force with us for at least 36 months immediately prior to the effective date of this policy term; or
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~~This endorsement does not apply to policies assigned to us through the Massachusetts Automobile Insurance Plan.~~

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#### I. OPTIONAL INSURANCE

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**3. Additional Costs We Will Pay**, under **Paragraph C.**, is replaced with the following:

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