



**This Endorsement Changes Your Policy. Please Read It Carefully.**

## **Employee Parking Guard™ Coverage**

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

This coverage applies to "your auto" only if the Coverage Selections Page indicates that Employee Parking Guard™ Coverage and Comprehensive (Part 9) coverage applies to that auto.

### **A. Definitions**

The following definitions are added:

1. "Employee Parking Lot" means:
  - a) an auto parking lot area;
  - b) that is not located on a public street, road, way or highway;
  - c) that is used for parking by the insured during "Work Hours"; and
  - d) which is located within a one (1) mile radius of the insured's work facility.
2. "Work Hours" mean the time period during which the insured is engaged in work duties.
3. "Your Auto" does not include a motorcycle.

### **B. Employee Parking Guard Coverage**

1. **Personal Property Coverage:** Personal property stolen from or damaged while in "your auto" while "your auto" is parked in an "Employee Parking Lot" during "Work Hours" is covered at actual cash value at the time the stealing or damaging of personal property occurs, up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in:
  - (1) Books of account, drawings, or other paper records; or
  - (2) Electronic data processing tapes, wires, records, discs, or other software media.However, we do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

2. **Comprehensive (Part 9) Deductible Reduction:** Any deductible amount shown on the Coverage Selections Page as applicable to "Comprehensive (Part 9)" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your auto" while parked in an "Employee Parking Lot" during "Work Hours."

**C. This Employee Parking Guard Endorsement applies as long as the policy remains in effect.**

**D. If the insured has any other insurance for claims covered under section B.1. of this endorsement, the coverage provided by this endorsement shall be primary with respect to such other insurance.**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INDEX

		<b>Page Number</b>			<b>Page Number</b>
<b>A</b>					
Agreed Amount Comprehensive .....		33			
Annual Mileage Discount.....		15			
Antique Motor Cars and Motorcycles .....		30			
Anti-Theft Device Standards and Discounts.....		37			
Approved Motorcycle Training Sites.....	R-26				
Auto Homes - See Motor Homes (Self-propelled).....		29			
<b>B</b>					
Base Premium.....		25			
Bodily Injury to Others .....		1			
Business Use .....		25			
<b>C</b>					
Camper Bodies.....		29			
Cancellations.....		8			
Certificates .....		5			
Certified Risks Financial Responsibility Laws...		5			
Class 15 Discount .....		14			
Classification Changes.....		26			
Classifications - Private Passenger .....		24			
Comprehensive .....		2			
Compulsory Insurance Coverage .....		1			
Coverages and Limits.....		1			
Compulsory Insurance Coverages .....		1			
Optional Insurance Coverages .....		1			
Customized Vans and Pickups.....		33			
<b>D</b>					
Damage to Someone Else's Property - Property Damage .....		1			
Deductible Insurance: Parts 7, 8 and 9.....		7			
Personal Injury Protection .....		27			
Definition - Private Passenger Automobiles .....		24			
Deposit Premium Rule .....		7			
Discounts - Motorcycles .....		32			
Discounts Private Passenger Automobiles.....		14			
Driver Training.....		26			
Driving Record Rating .....		44			
<b>E</b>					
Eligibility .....		1			
Employee Parking Guard .....		28			
Employers Subject to Mass. Workers' Compensation Act.....		7			
Endorsement Index .....	B-1				
Excess Electronic Equipment Coverage.....		33			
Excluded Operator .....		26			
Experienced Operator .....		24			
Extra-Risk Rating (Collision & Comprehensive).....		22			
<b>F</b>					
Fire, Theft and Comprehensive Coverage		2			
<b>G</b>					
Garaging, Place of.....					3
Glass Deductible .....					2
<b>H</b>					
High-Theft Vehicles .....					21
<b>I</b>					
Increased Limits Tables.....					47
Inexperienced Operators .....					24
Installment Payment of Premiums .....					7
Insureds 65 and Older - Discount .....					14
<b>L</b>					
Leased Vehicles Under Long Term Contract... Limits .....					9 1
<b>M</b>					
Mandatory Offer of Coverage .....					2
Massachusetts Automobile Insurance Policy - Eligibility .....					1
Massachusetts Vehicles Garaged Out of State...					4
Medical Payments Insurance.....					1
Minimum Premiums.....					5
Miscellaneous Motor Vehicles .....					R-27
Model Year Rating.....					18
Motorcycles - Motorscooters, Mopeds.....					32
Motorcycles - Rating .....					R-21
Motor Homes (Self-propelled).....					29
Motor Vehicle Registration Certificate.....					5
Multi-Car Discount .....					14
<b>N</b>					
Named Non-Owner Policy .....					35
New Business.....					3
Non-Owned Automobiles.....					35
Non-Renewal.....					2
Non-Symbolled Vehicles.....					20
<b>O</b>					
Original Equipment Manufacturers Parts Coverage.....					34
Out of State Codes .....					T-2
Out of State Garaging.....					4
<b>P</b>					
Passive Restraint Discount.....					15
Personal Injury Protection Deductible Form ....					27
Pick-ups, Vans, and Similar Type Vehicles .....					27
Plates Returned Receipt.....					9
Policy Period.....					4
Pre-Insurance Inspection Program .....					43
Premium Calculation Rule .....					6
Private Passenger Definition .....					24
Private Passenger Classifications .....					24
Producer and Company Standards for New Customers .....					3
Property Damage - Damage to Someone Else's Property .....					1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INDEX

		Page Number			Page Number
<b>A</b>					
Agreed Amount Comprehensive .....		33	<b>G</b>		
Annual Mileage Discount.....		15	Garaging, Place of.....		3
Antique Motor Cars and Motorcycles .....		30	Glass Deductible .....		2
Anti-Theft Device Standards and Discounts.....		37	<b>H</b>		
Approved Motorcycle Training Sites.....	R-26		High-Theft Vehicles .....		21
Auto Homes - See Motor Homes (Self-propelled).....		29	<b>I</b>		
<b>B</b>					
Base Premium.....		25	Increased Limits Tables.....		47
Bodily Injury to Others .....		1	Inexperienced Operators .....		24
Business Use .....		25	Installment Payment of Premiums .....		7
<b>C</b>					
Camper Bodies.....		29	Insureds 65 and Older - Discount .....		14
Cancellations.....		8	<b>L</b>		
Certificates .....		5	Leased Vehicles Under Long Term Contract... Limits .....		9 1
Certified Risks Financial Responsibility Laws...		5	<b>M</b>		
Class 15 Discount .....		14	Mandatory Offer of Coverage .....		2
Classification Changes.....		26	Massachusetts Automobile Insurance Policy - Eligibility .....		1
Classifications - Private Passenger .....		24	Massachusetts Vehicles Garaged Out of State...		4
Comprehensive .....		2	Medical Payments Insurance.....		1
Compulsory Insurance Coverage .....		1	Minimum Premiums.....		5
Coverages and Limits.....		1	Miscellaneous Motor Vehicles .....		R-27
Compulsory Insurance Coverages .....		1	Model Year Rating.....		18
Optional Insurance Coverages .....		1	Motorcycles - Motorscooters, Mopeds.....		32
Customized Vans and Pickups.....		33	Motorcycles - Rating .....		R-21
<b>D</b>					
Damage to Someone Else's Property - Property Damage .....		1	Motor Homes (Self-propelled).....		29
Deductible Insurance:			Motor Vehicle Registration Certificate.....		5
Parts 7, 8 and 9.....		7	Multi-Car Discount .....		14
Personal Injury Protection .....		27	<b>N</b>		
Definition - Private Passenger Automobiles .....		24	Named Non-Owner Policy .....		35
Deposit Premium Rule .....		7	New Business.....		3
Discounts - Motorcycles .....		32	Non-Owned Automobiles.....		35
Discounts Private Passenger Automobiles.....		14	Non-Renewal.....		2
Driver Training.....		26	Non-Symbolled Vehicles.....		20
Driving Record Rating Plan .....		44	<b>O</b>		
<b>E</b>					
Eligibility .....		1	Original Equipment Manufacturers Parts Coverage.....		34
<b>Employee Parking Guard .....</b>		<b>28</b>	Out of State Codes .....		T-2
Employers Subject to Mass. Workers' Compensation Act.....		7	Out of State Garaging.....		4
Endorsement Index .....	B-1		<b>P</b>		
Excess Electronic Equipment Coverage.....		33	Passive Restraint Discount.....		15
Excluded Operator .....		26	Personal Injury Protection Deductible Form ....		27
Experienced Operator .....		24	Pick-ups, Vans, and Similar Type Vehicles .....		27
Extra-Risk Rating (Collision & Comprehensive).....		22	Plates Returned Receipt.....		9
<b>F</b>					
Fire, Theft and Comprehensive Coverage		2	Policy Period.....		4
			Pre-Insurance Inspection Program .....		43
			Premium Calculation Rule .....		6
			Private Passenger Definition .....		24
			Private Passenger Classifications .....		24
			Producer and Company Standards for New Customers .....		3
			Property Damage - Damage to Someone Else's Property .....		1

**SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)**

<b>Rule No.</b>	<b>Page</b>
32 Pick-Ups, Vans, and Similar Type Vehicles .....	27
33 Towing and Labor Cost.....	28
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	28
35 Employee Parking Guard.....	28
36-38 Reserved for Future Use .....	28

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

<b>Rule No.</b>	
39 Motor Homes/Camper Bodies .....	29
40 Antique Motor Cars and Motorcycles .....	30
41 Stated Amount Coverage.....	30
42 Golfmobiles and Lawnmowers (Motorized) .....	31
43 Snowmobiles .....	31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	32
45 Agreed Amount Coverage - Comprehensive .....	33
46 Excess Electronic Equipment Coverage .....	33
47 Customized Vans and Pickups.....	33
48 Original Equipment Manufacturer Parts Coverage .....	34

**SECTION IV - NON-OWNED AUTOMOBILES**

<b>Rule No.</b>	
49 Named Non-Owner Policy .....	35
50 Use of Other Automobiles.....	35
51-53 Reserved for Future Use .....	36

**SECTION V - SUPPLEMENTAL INFORMATION**

<b>Rule No.</b>	
54 Anti-Theft Device Standards.....	37
55 Pre-Insurance Inspection Program.....	43
56 Driving Record Rating Plan (Merit Rating Plan) .....	44
Increased Limits Tables .....	47
57 Reserved for Future Use.....	47
58 Registry of Motor Vehicles Procedures .....	47

**ADDITIONAL ITEMS**

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms .....	B-2
Personal Auto Forms Index .....	B-3

**SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)**

<b>Rule No.</b>	<b>Page</b>
32 Pick-Ups, Vans, and Similar Type Vehicles .....	27
33 Towing and Labor Cost.....	28
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	28
<b>35 Employee Parking Guard.....</b>	<b>28</b>
<del>35</del> 36-38 Reserved for Future Use .....	28

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

<b>Rule No.</b>	
39 Motor Homes/Camper Bodies .....	29
40 Antique Motor Cars and Motorcycles .....	30
41 Stated Amount Coverage.....	30
42 Golfmobiles and Lawnmowers (Motorized) .....	31
43 Snowmobiles .....	31
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	32
45 Agreed Amount Coverage - Comprehensive .....	33
46 Excess Electronic Equipment Coverage .....	33
47 Customized Vans and Pickups.....	33
48 Original Equipment Manufacturer Parts Coverage .....	34

**SECTION IV - NON-OWNED AUTOMOBILES**

<b>Rule No.</b>	
49 Named Non-Owner Policy .....	35
50 Use of Other Automobiles.....	35
51-53 Reserved for Future Use .....	36

**SECTION V - SUPPLEMENTAL INFORMATION**

<b>Rule No.</b>	
54 Anti-Theft Device Standards.....	37
55 Pre-Insurance Inspection Program.....	43
56 Driving Record Rating Plan (Merit Rating Plan) .....	44
Increased Limits Tables .....	47
57 Reserved for Future Use.....	47
58 Registry of Motor Vehicles Procedures .....	47

**ADDITIONAL ITEMS**

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms .....	B-2
Personal Auto Forms Index .....	B-3

## 1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

## 2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

## B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results there from.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results there from.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause

## **RULE 11. PREMIUM CALCULATION RULE**

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.

3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, (16) Employee Parking Guard, and (17) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

When a policy is issued pursuant to assignment through the MAIP, the Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

- 20/40 bodily injury liability (including guest and out-of-state coverage)
- \$8,000 personal injury protection, no deductible
- \$5,000 property damage liability
- 20/40 uninsured motorist coverage

#### **RULE 12. WHOLE DOLLAR PREMIUM RULE**

Unless otherwise specified, the premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

**NOTE:** The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

#### **RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is selected

#### **RULE 14. DEPOSIT PREMIUM RULE**

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

#### **RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

#### **RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

## 1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

## 2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

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  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
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3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Passive Restraint, (4) Anti-theft, (5) Group, (6) Liberty Preferred, (7) Driver Training, (8) Good Student, (9) Driving Years, (10) Public Transit, (11) Class 15, (12) Driving Record Rating Plan Factor (Merit Rating Plan), (13) Enrollment Credit, (14) Responsible Driver Factor, (15) Early Shopper Discount, and (16) Employee Parking Guard, and (17) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

When a policy is issued pursuant to assignment through the MAIP, the Responsible Driver Factor for customers newly purchasing or renewing with the basic coverage package described in the Division of Insurance bulletin 2009-13 will be the minimum of the MAIP base rate (adjusted for continuous coverage and low frequency discounts) divided by the Liberty base rate (adjusted for the passive restraint discount) currently in effect, and the otherwise applicable Responsible Driver Factor for each coverage within that package, to ensure that the final premium does not exceed the applicable premium threshold. The basic coverage package described in the Division of Insurance bulletin 2009-13 includes the following coverages:

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- 20/40 uninsured motorist coverage

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This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the Company, the return premium may be carried to the next higher whole dollar.

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A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

#### **RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

#### **RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

### **RULE 33. TOWING AND LABOR COST**

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

### **RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

### **RULE 35. EMPLOYEE PARKING GUARD**

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

Refer to the Rate Pages (Section R) for factors.

Endorsement AS 3720 "Employee Parking Guard Coverage" must be issued with the policy.

### **RULES 36 - 38. RESERVED FOR FUTURE USE**

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception - Class 15 is rounded to the nearest dollar and cents.

### **RULE 33. TOWING AND LABOR COST**

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages (Section R) for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

### **RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

The following sequence shall be used in rating the policy. The private passenger rate will be adjusted by the trailer factor found as shown in the Rate Pages, Section R.. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7. Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, and 9.

### **RULE 35. EMPLOYEE PARKING GUARD**

This coverage may be written only when Comprehensive Coverage is afforded on a policy and applies only to Private Passenger Automobiles.

Refer to the Rate Pages (Section R) for factors.

Endorsement AS 3720 "Employee Parking Guard Coverage" must be issued with the policy.

### **RULES 35 36 - 38. RESERVED FOR FUTURE USE**

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>LM FORM NO.</u>
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 10 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

**PRIVATE PASSENGER ENDORSEMENTS  
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Liberty Advantage Plus Endorsement	AS <del>2342-02-08</del> <b>3680 10 10</b>
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
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**MASSACHUSETTS  
Automobile Rating Manual**

**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

**MASSACHUSETTS  
Automobile Rating Manual**

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100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
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**Additional Liability Rates**

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<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

# APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER	CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP	PHONE:
BINDER/POLICY #:		MAIL ADDRESS (IF DIFFERENT)	
EFFECTIVE DATE	EXPIRATION DATE		
[COMPANY USE]		DIRECT BILL AGENCY BILL	PAYMENT PLAN
		DEPOSIT PREMIUM	

**COVERAGE INFORMATION:** Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused by An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 - 12	AUTO 1		AUTO 2	
COMPULSORY INSURANCE	LIMITS/DEDUCTIBLE	PREMIUM	LIMITS/DEDUCTIBLE	PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$
	\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$	\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	\$ PER PERSON	\$	\$ PER PERSON	\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
<b>OPTIONAL INSURANCE</b>				
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON	\$	\$ PER PERSON	\$
	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
6. MEDICAL PAYMENTS	\$ PER PERSON	\$	\$ PER PERSON	\$
7. COLLISION ACV	WAIVER OF DEDUCTIBLE	\$ DED	WAIVER OF DEDUCTIBLE	\$ DED
		\$		\$
8. LIMITED COLLISION ACV		\$ DED		\$ DED
9. COMPREHENSIVE ACV	\$100 GLASS DEDUCTIBLE	\$ DED	\$100 GLASS DEDUCTIBLE	\$ DED
		\$		\$
10. SUBSTITUTE TRANSPORTATION	UP TO \$ A DAY, MAXIMUM	\$	UP TO \$ A DAY, MAXIMUM	\$
11. TOWING AND LABOR	UP TO \$ FOR EACH DISABLEMENT	\$	UP TO \$ FOR EACH DISABLEMENT	\$
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$ PER PERSON	\$	\$ PER PERSON	\$
	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$
DRIVING RECORD RATING PLAN		\$ PREMIUM ADJUSTMENT		\$ PREMIUM ADJUSTMENT
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE		\$ PREMIUM		\$ PREMIUM
<b>TOTAL PREMIUM</b>				\$

<b>VEHICLE INFORMATION</b>	PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE	AUTO 2:
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#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEHICLE COST NEW OR MOTORCYCLE AVERAGE RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING
1									
2									

#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI-THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)
1					
2					

**NOTICE:** Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

**DRIVER INFORMATION** **Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a Household Member.** Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # /LICENSED STATE <small>If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.</small>	MERIT RATING POINTS	DATE FIRST LICENSED			DRIVER TRAINING YES / NO	% OF USE				
				MASS	OTHER	MOTOR CYCLE		AUTO 1	AUTO 2	AUTO 3	AUTO 4	
1												
2												
3												
4												

**NOTICE** It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy.

Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

**PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE**

DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:					
	YES	NO		YES	NO		
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?			D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?				
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?			E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?				
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS ?			F. HAD YOUR LICENSE REVOKED OR SUSPENDED?				
<b>LICENSE INFORMATION</b> Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.							
<b>DRIVING RECORD RATING INFORMATION</b> If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.							
<b>GENERAL INFORMATION</b> Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.							
	YES	NO		YES	NO		
1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?			5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?				
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?			6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)				
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)			7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial #, Amount of Ins. for Items).				
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM?  (ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)			8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?				
9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)  AUTO 1 _____ AUTO 2 _____				<b>ATTACHMENTS</b>			
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.				<input type="checkbox"/> ANTI-THEFT DEVICE CERTIFICATE <input type="checkbox"/> APPRAISAL <input type="checkbox"/> APPROVED DRIVER TRAINING CERTIFICATE <input type="checkbox"/> APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE. <input type="checkbox"/> CUSTOMIZED EQUIPMENT EVIDENCE <input type="checkbox"/> OPERATOR EXCLUSION FORM <input type="checkbox"/> OUT-OF-STATE DRIVER RECORD <input type="checkbox"/> PRE-INSURANCE FORM <input type="checkbox"/> VEHICLE RECOVERY SYSTEM CERTIFICATE			
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:  <input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW. <input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.							
<b>REMARKS</b> IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.							
<b>FAIR CREDIT REPORTING ACT:</b> In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.							
<b>DECLARATIONS AND SIGNATURES</b>							
I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH MY PREVIOUS AUTOMOBILE INSURANCE COMPANY.							
_____ Signature of Applicant			_____ Date and Time				
<b>TO BE COMPLETED BY AGENT:</b> The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.							
_____ Signature of Agent			_____ Date and Time				
<b>IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:</b> I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.							
						_____ Applicant's Name	



**This Endorsement Changes Your Policy. Please Read It Carefully.**

## **Employee Parking Guard™ Coverage**

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

This coverage applies to "your auto" only if the Coverage Selections Page indicates that Employee Parking Guard™ Coverage and Comprehensive (Part 9) coverage applies to that auto.

### **A. Definitions**

The following definitions are added:

1. "Employee Parking Lot" means:
  - a) an auto parking lot area;
  - b) that is not located on a public street, road, way or highway;
  - c) that is used for parking by the insured during "Work Hours"; and
  - d) which is located within a one (1) mile radius of the insured's work facility.
2. "Work Hours" mean the time period during which the insured is engaged in work duties.
3. "Your Auto" does not include a motorcycle.

### **B. Employee Parking Guard Coverage**

1. **Personal Property Coverage:** Personal property stolen from or damaged while in "your auto" while "your auto" is parked in an "Employee Parking Lot" during "Work Hours" is covered at actual cash value at the time the stealing or damaging of personal property occurs, up to a limit of \$2,500 per occurrence. A \$50 deductible applies to losses under this additional coverage.

This additional personal property coverage does not apply to the following property:

- a. Money, banknotes, bullion, gold, silver, platinum, coins, or medals.
- b. The legal obligation of an insured to pay because of the unauthorized use of credit cards in the insured's possession.
- c. Business data, including such data stored in:
  - (1) Books of account, drawings, or other paper records; or
  - (2) Electronic data processing tapes, wires, records, discs, or other software media.However, we do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market.
- d. Manuscripts.

2. **Comprehensive (Part 9) Deductible Reduction:** Any deductible amount shown on the Coverage Selections Page as applicable to "Comprehensive (Part 9)" coverage will be reduced to \$0 for any malicious mischief or vandalism loss that occurs to "your auto" while parked in an "Employee Parking Lot" during "Work Hours."

**C. This Employee Parking Guard Endorsement applies as long as the policy remains in effect.**

**D. If the insured has any other insurance for claims covered under section B.1. of this endorsement, the coverage provided by this endorsement shall be primary with respect to such other insurance.**

**PRIVATE PASSENGER ENDORSEMENTS  
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Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
Employee Parking Guard Coverage	AS 3720 05 11
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS 3680 10 10
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
Operator Exclusion Form (AIB#: M-0106-S – Ed. 04-08)	AUTO 3273 04 08
Other Optional Insurance – Combined Additional Coverage (AIB#: MPY-0031-S – Ed. 01-89)	AS 2322 04 08
Other Optional Insurance – Fire, Lightning, and Transportation (AIB#: MPY-0028-S – Ed. 01-89)	AS 2323 04 08
Other Optional Insurance – Theft (AIB#: MPY-0029-S – Ed. 01-89)	AS 2324 04 08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act (AIB#: M-0063-S – Ed. 01-88)	AS 2321 04 08
Stated Amount Coverage (AIB#: MPY-0027-S – Ed. 04-08)	AS 2334 04 08
Suspension of Coverage – Reduction of Limits (AIB#: MPY-0032-S – Ed. 04-08)	AS 2335 04 08
Transportation of Fellow Employees, Students or Others (AIB#: M-0004-S – Ed. 04-08)	AS 2336 04 08
Trust Endorsement (AIB#: M-0107-S – Ed. 01-06)	AS 2317 04 08
Use of Other Autos - Vehicles Furnished or Available for Regular Use (AIB#: M-0051-S – Ed. 04-08)	AS 2337 04 08
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances (AIB#: M-0052-S – Ed. 04-08)	AS 2338 04 08
Waiver of Deductible (AIB#: MPY-0016-S – Ed. 04-08)	AS 2339 04 08

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>LM FORM NO.</u>
Agreed Amount – Comprehensive (AIB#: MPY-0034-S – Ed. 04-08)	AS 2325 04 08
Antique Auto (AIB#: M-0047-S – Ed. 04-08)	AS 2326 04 08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0069-S – Ed. 01-80)	AS 2320 04 08
Coverage for Anyone Renting An Auto To You (AIB#: M-0070-S – Ed. 04-08)	AS 2327 04 08
Coverage for Customized Vans and Pickups (AIB#: MPY-0037-S – Ed. 04-08)	AS 2328 04 08
Education Affinity Endorsement	AS 2303 10 08
Educator Endorsement	AS 2304 10 08
<b>Employee Parking Guard Coverage</b>	<b>AS 3720 05 11</b>
Excess Electronic Equipment Coverage (AIB#: MPY-0041-S – Ed. 04-08)	AS 2329 04 08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment (AIB#: M-0049-S – Ed. 01-77)	AS 2318 04 08
\$100 Glass Deductible (AIB#: MPY-0039-S – Ed. 04-08)	AS 2330 04 08
Guest Occupants Exclusion – Motorcycles (AIB#: M-0002-S – Ed. 04-08)	AS 2331 04 08
Liberty Advantage Endorsement	AS 2311 02 08
Liberty Advantage Plus Endorsement	AS <del>2342-02-08</del> <b>3680 10 10</b>
Massachusetts Mandatory Endorsement (AIB#: M-0099-S)	AS 2332 04 08
Mobile Home Endorsement (AIB#: MPY-0002-S – Ed. 01-77)	AS 2319 04 08
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers (AIB#: M-0103-S – Ed. 04-08)	AS 2333 04 08
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**MASSACHUSETTS  
Automobile Rating Manual**

**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	22
10,000	30
15,000	39
20,000	41
25,000	45
50,000	53
100,000	63

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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