



ADDITIONAL POLICY PROTECTION

Under this mandatory endorsement, you will be eligible to receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are provided by us or third-party vendors and enhance the safety, value, usability, life or protection of you and your insurable assets. These benefits are subject to change at any time at our sole discretion.

All other policy terms and conditions apply.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

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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
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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
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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
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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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.

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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.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

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RULE 37 ADDITIONAL POLICY PROTECTION

Additional Policy Protection is a mandatory endorsement that will be attached to all new policies or at first available renewal without charge. Under this endorsement, customers are eligible to receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are subject to change at any time at the Company's sole discretion.

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~~RULES 37-38. RESERVED FOR FUTURE USE~~ RULE 37 ADDITIONAL POLICY PROTECTION

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RULES 37 ADDITIONAL POLICY PROTECTION

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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RULES 37 - 38. RESERVED FOR FUTURE USE RULES 37 ADDITIONAL POLICY PROTECTION

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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.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

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

RULES 37 - 38. RESERVED FOR FUTURE USE RULES 37 ADDITIONAL POLICY PROTECTION

Under this endorsement, you will be eligible to receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are provided by us or third-party vendors and enhance the safety, value, usability, life or protection of you and your insurable assets. These benefits are subject to change at any time in our sole discretion.

All other policy terms and conditions apply.

RULES 38. RESERVED FOR FUTURE USE

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**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
Additional Belongings Protection	PMKT 1192 10 15
Liberty Mutual Deductible Fund	AS 3837 05 15
Massachusetts Medical Payments Coverage Amendatory Endorsement	AS 3820 09 14

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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.

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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.

RULE 36. LIBERTY MUTUAL DEDUCTIBLE FUND

This optional coverage may be written only when Part 7 Collision Coverage is afforded on at least one vehicle on a policy and applies only to Private Passenger Automobiles. The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible as described in the endorsement. For customers purchasing the Part 7 Collision Waiver of Deductible, The Liberty Mutual Deductible Fund reduces the Part 7 Collision deductible only in the case of at fault accidents.

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

RULES 37 - 38. RESERVED FOR FUTURE USE RULES 37 ADDITIONAL POLICY PROTECTION

Under this endorsement, you will receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are provided by us or third-party vendors and enhance the safety, value, usability, life or protection of you and your insurable assets. These benefits are subject to change at any time in our sole discretion.

All other policy terms and conditions apply.

RULES 38. RESERVED FOR FUTURE USE



ADDITIONAL POLICY PROTECTION

Under this endorsement, you will receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are provided by us or third-party vendors and enhance the safety, value, usability, life or protection of you and your insurable assets. These benefits are subject to change at any time in our sole discretion.

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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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.

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RULES 37 ADDITIONAL POLICY PROTECTION

Under this endorsement, you will receive benefits which may include but are not limited to devices, equipment, services, discounts or reward points. These benefits are provided by us or third-party vendors and enhance the safety, value, usability, life or protection of you and your insurable assets. These benefits are subject to change at any time in our sole discretion.

All other policy terms and conditions apply.

RULES 38. RESERVED FOR FUTURE USE

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

RULES 37. ADDITIONAL POLICY PROTECTION

We or a partner may at our discretion provide rewards comprising, or assistance obtaining: devices, equipment, services, benefits or reward card points that are related to the loyalty rewards program in which the customer is participating, and that serve to directly enhance the safety, value, usability, life or protection of the customer and their insurable assets. Details for each program in market are listed below. Any time there is a change to the rewards programs we will file an updated rule with the Department.

1. ID Theft

We, or a partner organization, may reward you by providing you, or another person insured under this policy, with identity theft monitoring services.

The rewarded identity theft monitoring services are administered once we receive the promotion code from the customer and the monitoring service is recurring for a fixed period of time. The reward varies by partner. The value does not fluctuate based on the insured's premium amount.

All auto policies sold by Liberty Mutual direct and exclusive agent channels are eligible for the program if they have a valid promotion code from one of our identity theft monitoring partners.

RULES 38. RESERVED FOR FUTURE USE



ADDITIONAL POLICY PROTECTION

If one or more of our programs apply to you, you will be eligible to receive benefits specific to that program. The benefits enhance the safety, value, usability, life or protection of you or your insurable assets. These benefits include but are not limited to devices, equipment, services, benefits or rewards points provided by either us or a business partner.

All other policy terms and conditions apply.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
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\$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
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