

The Massachusetts Automobile Insurance Policy is a legal contract between the policyholder and the insurance company, providing coverage for the insured vehicle for the duration specified on the Coverage Selections Page. It is divided into Compulsory Insurance, required by law for all registered vehicles in Massachusetts, and Optional Insurance, which offers additional coverage for financed vehicles. Compulsory Insurance includes four parts: Bodily Injury to Others, Personal Injury Protection (PIP), Bodily Injury Caused by an Uninsured Auto, and Damage to Someone Else's Property, each with specific coverage limits and exclusions. For example, Bodily Injury to Others covers damages for injuries or deaths caused by the insured vehicle, with a maximum payout of \$20,000 per person and \$40,000 per accident, excluding injuries to guests in the vehicle or accidents outside Massachusetts. PIP provides benefits for medical expenses, lost wages, and replacement services, capped at \$8,000 per person, covering the policyholder, household members, and pedestrians struck by the insured vehicle, but excluding benefits for those operating motorcycles or unregistered vehicles at the time of the accident.

The policy outlines the policyholder's obligations, including premium payments and cooperation with the insurer during claims. Changes to the policy must be made through written endorsements. It includes provisions for cancellation and renewal, as well as procedures to follow in the event of an accident or loss. The Coverage Selections Page details the specific coverages purchased and their associated premiums, emphasizing the importance of verifying its accuracy. The policy also specifies exclusions related to PIP, such as injuries caused by individuals operating a vehicle under the influence or those entitled to workers' compensation for the same injury. Policyholders can choose to exclude themselves or household members from some or all PIP coverage, with a deductible affecting the claim amount.

For accidents involving uninsured or hit-and-run vehicles, the policy provides coverage for bodily injury damages if the injured party is legally entitled to recover from the responsible party, with minimum coverage limits of \$20,000 per person and \$40,000 per accident. Coverage extends to the

policyholder, household members, and others occupying the insured vehicle, but excludes those with their own Massachusetts auto policies providing higher uninsured auto insurance limits. The policy also covers damages to someone else's property if the policyholder or a household member is legally responsible for the accident, with a maximum payout of \$5,000 unless higher limits are purchased. Optional insurance coverage includes collision and comprehensive coverage, with exclusions for vehicles used as public conveyances or for damage to non-permanently installed electronic equipment, and it will not cover intentional damage caused by the policyholder or authorized users.

The policy provides coverage for injuries to guest occupants and accidents occurring outside Massachusetts, but excludes payment for injuries to employees of the auto user during employment, injuries to household members using the auto unless a premium is paid for that vehicle, and injuries occurring while the auto is used in the course of employment in auto-related businesses. If an accident occurs in another state or Canadian province, the policy will apply if the state or province has higher liability limits or compulsory insurance laws. The policy includes coverage for bail bonds up to \$250 related to accidents covered under this part.

Medical Payments coverage includes reasonable medical and funeral expenses for injuries to anyone occupying the insured auto at the time of the accident, as well as injuries to the insured or household members if struck by an auto or while in someone else's auto, with exclusions for certain individuals unless a premium is paid. Collision coverage pays for direct and accidental damage to the insured auto and other private passenger autos used with consent, regardless of fault, up to the actual cash value or repair cost, minus a deductible. Limited Collision coverage is available for accidents where the insured driver is no more than 50% at fault. Comprehensive coverage pays for damage not caused by collision, including theft and other losses, with similar exclusions and conditions regarding the use of non-owned vehicles.

The policy outlines various coverage options and conditions, including a deductible set at \$500 unless a different amount is selected, which does not apply to glass breakage or substitute transportation expenses after a theft. Substitute transportation coverage is available if the insured vehicle is inoperable due to a collision or comprehensive loss, with reimbursement capped based on selected limits. Towing and labor costs are covered up to specified limits, but only for necessary labor at the scene. Underinsured motorist coverage is provided for bodily injuries caused by drivers with insufficient insurance, with specific conditions for eligibility and limits based on the Coverage Selections Page.

In the event of the policyholder's death, coverage continues for the spouse or legal representative. The insurer retains the right to recover payments made under the policy from third parties, and recipients of such payments must assist in recovery efforts. The policy includes specific exclusions and conditions governing coverage, claims, and reimbursements, including provisions for recovery from responsible parties and treatment of claims under Bodily Injury Caused By An Uninsured or Underinsured Auto. The insurer can cancel the policy for non-payment, fraud, or if the driver's license has been suspended, with automatic termination under specific conditions. Legal notices of cancellation must be sent to the insured and any secured lenders, and refunds upon cancellation will be calculated based on a pro-rata or short-rate table.

The policy outlines procedures for cancellation, renewal, and claims. If the insured vehicle's registration is returned or replaced, the policy may be canceled. In case of an illegal cancellation, the insured can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. For renewal, if the insurer decides not to renew the policy, a notice must be sent at least 45 days before expiration. In the event of an accident or loss, the insured must call for emergency assistance and take reasonable steps to protect the vehicle from further damage, with the insurer covering reasonable expenses incurred. The insured must notify the local or state police and the Registry of Motor Vehicles within 5 days if there are injuries or property damage exceeding \$1,000, and report

stolen vehicles or hit-and-run incidents within 24 hours. The insurer must be promptly notified of any accident or loss, and failure to do so may result in denial of claims. For claims related to vehicle damage, a proof of loss must be submitted within 91 days of the accident, and the insured must cooperate with the insurer in the investigation and settlement of claims. Non-cooperation may lead to claim denial.