

This Massachusetts Automobile Insurance Policy serves as a legal contract between the policyholder and the insurance company, providing coverage for the insured vehicle as specified on the Coverage Selections Page. The policy is categorized into Compulsory Insurance, which is required for all registered vehicles in Massachusetts, and Optional Insurance, which offers additional coverage. Compulsory Insurance encompasses four parts: Bodily Injury to Others, Personal Injury Protection (PIP), Bodily Injury Caused by an Uninsured Auto, and Damage to Someone Else's Property, but it does not cover damage to the insured vehicle itself. Under Bodily Injury to Others, the policy covers damages for injuries or fatalities caused by the insured vehicle, with a maximum payout of \$20,000 for one person and \$40,000 for multiple persons per accident, excluding certain situations such as injuries to guests in the vehicle or accidents outside Massachusetts.

Personal Injury Protection provides benefits regardless of fault, covering medical expenses, lost wages, and replacement services for the insured and others injured in an accident involving the insured vehicle, with a maximum payout of \$8,000 per person. Claims must be made within two years of the accident, and if the injured party has health insurance, the insurer will cover medical expenses up to \$2,000, with additional expenses covered only after the health plan has paid its share. The policy emphasizes the importance of the Coverage Selections Page for detailing specific coverages and premiums, and any changes must be made through a written endorsement. The policyholder is required to pay premiums on time and cooperate with the insurer during claims.

The policy also outlines coverage for medical expenses and lost wages, with exclusions for individuals operating motorcycles or unregistered vehicles, or those under the influence at the time of the accident. Coverage for uninsured or hit-and-run vehicles is included, with the same compulsory limits of \$20,000 per person and \$40,000 per accident. Property damage coverage is limited to amounts the property owner is legally entitled to collect, excluding damages to the insured's own vehicle. Optional insurance parts are available for additional coverage, subject to specific limits and deductibles, and collision and limited collision coverages cannot be purchased

simultaneously.

Comprehensive coverage protects against non-collision damages, with payments limited to repair costs or actual cash value at the time of loss, minus a deductible. Substitute Transportation coverage reimburses rental or transportation expenses if the vehicle is inoperable due to covered damage. Bodily Injury coverage for accidents involving underinsured motorists is also included, with damages reduced by amounts collected from other insurance sources. The policy specifies that coverage for Compulsory Bodily Injury To Others is limited to accidents occurring in Massachusetts, while other parts cover incidents in the U.S. and Canada.

The insurer retains the right to recover payments made under the policy if the insured recovers damages from a third party, and exclusions include damages related to nuclear incidents, war losses, and losses due to the insured's actions. The policy outlines the terms for cancellation and renewal, allowing policyholders to cancel Optional Insurance Parts with a written notice of at least 20 days, while Compulsory Insurance Parts cannot be canceled separately. The insurer may cancel any part of the policy under specific conditions, including non-payment of premiums or fraud. Automatic termination occurs under certain conditions, such as returning registration plates. Cancellation notices must be sent at least 20 days prior to the effective date, and refunds are calculated based on the duration the policy was in effect. For renewal, the insurer must provide notice at least 45 days before expiration, and failure to return a renewal application may result in cancellation. In the event of an accident, the policyholder must assist injured persons, notify the police, and promptly file a claim, with cooperation during the claims process being mandatory to avoid denial of claims.