

The Massachusetts Personal Auto insurance policy, underwritten by Integon National Insurance Company, offers coverage for individually owned vehicles registered in accordance with the Massachusetts Compulsory Motor Vehicle Law. It includes compulsory coverages such as Bodily Injury to Others with limits of \$20,000 per person and \$40,000 per accident, Personal Injury Protection with a limit of \$8,000 per person, and coverage for Bodily Injury caused by an Uninsured Auto with similar limits. Optional coverages encompass Bodily Injury to Others, Medical Payments, Collision, Limited Collision, Comprehensive, and additional coverages for Substitute Transportation and Towing and Labor, each with defined limits and deductibles. The policy mandates that insurers provide additional coverages as required by Massachusetts law, including higher limits for certain coverages and specific deductibles for collision and comprehensive options. The policyholder must ensure that the vehicle is principally garaged in Massachusetts, with any changes in garaging needing to be permanent for premium adjustments. Non-residents must register their vehicles in Massachusetts if they are regularly garaged there. Coverage for miscellaneous vehicles, such as motor homes, antique vehicles, and motorcycles, is also included, with specific classifications and discounts based on operator experience and safety features. Exclusions apply to customizing equipment on vans and pickups, and limitations exist for electronic equipment unless permanently installed by the manufacturer. A named non-owner policy can be issued for individuals who do not own a vehicle but drive borrowed or rented ones. A pre-insurance inspection is required for most vehicles unless exempted, such as for new vehicles purchased from a dealership.

The policy outlines coverage for private passenger motor vehicles, including physical damage coverage, with conditions under which inspections may be waived by National General Insurance. Applicants must have been insured for at least three years without interruption under a motor vehicle liability policy that includes physical damage coverage. Inspections may be waived if the vehicle is ten or more model years old, if the applicant has a prior inspection report from another insurer, or if the vehicle is a temporary substitute due to breakdown or repair. National General Insurance may defer inspection requirements for up to 10 days if it would cause serious inconvenience to the

applicant; however, if an inspection is not conducted within this period, physical damage coverage will be suspended. The policy incorporates a merit rating plan that adjusts premiums based on the operator's driving record over the past six years, considering at-fault accidents and traffic violations. New operators to Massachusetts must provide a driving record from their previous licensing state, with points assigned for various traffic violations and accidents. The policy also details requirements for motor vehicle surety bonds, necessitating collateral equal to 120% of the highest losses incurred in the past five years.

Additionally, the policy specifies registration requirements and procedures for transferring vehicle registrations, including the necessity for a salvage title for vehicles declared a total loss. Each policy is categorized based on various criteria, including prior insurance history and the number of drivers and vehicles insured. Loan/Lease coverage is available for new vehicles, covering the difference between the loan amount and the vehicle's actual cash value. Identity Theft Resolution Assistance is included at no extra cost, providing support for victims of identity theft. Optional coverages, such as Auto Security Plus, can enhance the policy with additional benefits. Discounts are available for vehicles equipped with airbags, for annual mileage, and for policyholders with companion property policies, with all coverage and discounts subject to specific eligibility criteria and conditions.

The policy outlines various discounts and eligibility criteria for automobile insurance based on specific factors. To qualify for the Annual Mileage Discount, the company calculates the annualized difference between current and previous odometer readings, requiring at least six months between readings. If a vehicle replaces one already receiving the discount, the prior vehicle's mileage is transferred. Verification may be conducted using the Vehicle Inspection System from the Registry of Motor Vehicles. If two readings are not available, the vehicle is ineligible for the discount. For anti-theft devices, premiums for class 10 automobiles are reduced by 25% for insureds aged 65 or older, with adjustments made if the principal operator turns 65 during the policy year. The discount is applied after all other discounts and is communicated to the policyholder. Continuous coverage

discounts apply to operators insured without lapses for the preceding 12 months. A Good Student Discount is available for drivers licensed less than six years who meet specific academic criteria, such as being a full-time student and ranking in the upper 20% of their class or maintaining a grade average of B. This discount continues for the current and subsequent policy periods, provided documentation is submitted annually. Group Auto Discounts are available for members of pre-approved groups, while the Home Companion Discount applies if the named insured is also covered under a related property policy. A Low Frequency Discount is available for operators with four or fewer merit rating points and no claims in the past three years. A Mass Transit Commuter Discount is offered to drivers who provide proof of using mass transportation for work, requiring evidence of purchasing monthly passes. The vehicle must be classified appropriately and not driven to work or school excessively. Discounts for replaced vehicles are based on the combined earned premium for specific coverage parts, and if a policyholder changes insurers while replacing a vehicle, the new insurer may apply the discount if the policy has been active for six months. Motorcycles may receive a 10% discount for operators who complete an approved rider training program. A Multicar Discount applies to individuals insuring two or more vehicles with the same company, while a Six Years Clean Discount is available for vehicles rated with 99 merit rating points. Lastly, a Student Away Discount is provided for students living more than 100 miles from home without a vehicle, applicable only to private passenger vehicles.