

Rates, Coverage & Services

For Massachusetts Policies

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More Than Just Insurance.

Plymouth Rock
assurance®

prac.com

The rates, discounts and policy enhancements described herein apply to Massachusetts Private Passenger policies. Door to Door Valet Claim Service® and Crashbusters® are available on all policies. The Savings Pass is available only to Plymouth Rock customers in Massachusetts.

The discounts and programs described in this document represent current Plymouth Rock discounts and programs and do not constitute promises with respect to any future policy renewal terms. We may change or discontinue any such discounts or programs at any time.



CLAIMS & eSERVICES

CLAIMS & eSERVICES





Claim Services

Our claim staff is available when an accident occurs to provide peace of mind to your customers. To **file a new claim**, customers can call 888-324-1620 toll-free 24 hours a day, 7 days a week. To **check the status of an existing claim**, customers can call 617-951-1000, 8-5, M-F. Customers also have the convenience of reporting a claim and emailing damage photos from an accident to Plymouth Rock using their web-enabled mobile device (enter prac.com into their mobile web browser and follow the steps), or by using our free iPhone® app, available to all drivers at iTunes®.

All of our claim services are backed by our Pledge of Assurance.®

Door to Door Valet Claim Service® takes the hassle out of Collision, Limited Collision and some Comprehensive claims. At no additional cost, we will:

- ▶ Tow the damaged vehicle to a participating shop of the customer's choosing
- ▶ Arrange a rental car*
- ▶ After repairs are completed and inspected, deliver the car back to the customer
- ▶ Return the rental car*
- ▶ Guarantee the repairs for as long as the customer owns or leases the vehicle

over ▶

Claims Services continued...

Crashbusters® vans bring our appraisers directly to a customer's vehicle to assess the damage. In most cases the claim is paid on the spot. A customer can then take their car to the repair shop of their choice, including one of our referral repair shops.

* If the Plymouth Rock auto policy includes substitute transportation coverage, the covered cost of the rental will be billed to Plymouth Rock; otherwise, the expense can be billed to the customer's major credit card.

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eServices

Provided at no additional cost to all Massachusetts drivers, this innovative program is an excellent customer retention and service tool. With eServices (see Customer & eServices on [prac.com](#)), you can expand your reach and service to your customers 24/7. Customers who enroll can:

- ▶ Access their policy, billing and claim status information online
- ▶ Make online payments by computer or web-enabled mobile device
- ▶ Receive policy Coverage Selections Pages, installment bills, and most other policy-related documents electronically
- ▶ Elect to receive Plymouth Rock eReminders — available to all Massachusetts drivers regardless of insurer — for upcoming vehicle inspection, registration renewal, and driver's license renewal
- ▶ All Massachusetts Plymouth Rock customers enjoy our exclusive Savings Pass for 5-20% discounts on important auto-related products and services (see Ways to Save/Special Offers on [prac.com](#)); new customers receive a convenient wallet card/keytags with their new business policy and updated cards/keytags are issued to current customers every two years upon renewal





PRICING & DISCOUNTS

PRICING & DISCOUNTS





Competitive Pricing

Plymouth Rock provides competitive pricing for new and existing customers. A number of interrelated factors, reflecting the individual characteristics of each driver, the vehicles being insured, and prior experience, are used to price each policy. Plymouth Rock also offers rating factors that can benefit a customer, including:

- Years insured with Plymouth Rock, a prior carrier, or through your agency

- Annual miles driven

- Paid motor club membership

In addition, Plymouth Rock offers three affinity group discounts for eligible customers:

- Savings Bank Life Insurance (SBLI) Health & Safety Group - up to 9%

- Members of WBUR Radio - up to 7%

over ▶

Competitive Pricing

Competitive Pricing continued...

Members of WFCR Radio - up to 7%

Group discounts are applied to all coverages. Each agency has a unique producer code for each group which triggers the group participation.

Customers must show proof of eligibility at the time of application and at each renewal. SBLI policyholders must join the SBLI Health & Safety Group and renew their membership before each renewal (forms are available on Agent Web). WBUR and WFCR members must provide a copy of their active membership cards before each policy term; agents must keep a copy in their files.

Customers cannot join a group and receive the discount mid-term. Because these groups must be filed and approved by the Division of Insurance each year, the discount, eligibility, and renewal of these groups are subject to change. Agents must sign a co-brokerage agreement to offer the SBLI group discount. All Plymouth Rock affinity group discounts are subject to separate commission plans.



eDocument Discount

Customers who elect to receive their policy documents electronically will receive a discount of **up to 5%** with our eDocument Discount provided the following criteria are met:

For new business:

- ▶ In Agent Web, the Plymouth Rock agent must issue the new business policy with the check box selected indicating that the customer intends to enroll in eDocs
- ▶ The discount is immediately applied, however it will be removed if the customer does not complete eDocs registration within 30 days of their policy effective date
- ▶ Upon issuance, the customer will receive an email invitation with a link to register for eDocs
- ▶ The discount cannot be added mid-term

over ▶

eDocument Discount continued...

For renewal business:

- ▶ Existing customers who sign up for eDocuments at least 65 days in advance of their next renewal will receive the discount upon their next renewal
- ▶ Contact Customer Service at 866-353-6292 to add the discount within 65 days prior to renewal
- ▶ The discount cannot be added mid-term



Paid in Full Discount

The Paid in Full Discount **of up to 4%** applies to policies where the annual policy premium is paid in full, subject to the following:

- ▶ **For new business**, payment must be made in full upon down payment
 - Upon issuing the policy, select the 1 Pay payment plan with Paid in Full (100% down payment)
- ▶ **For renewal business**, payment must be made in full on or before the first installment due date
 - When a customer gets their initial invoice for renewal, it will show an optional Paid in Full amount, which reflects the Paid in Full discount; if Plymouth Rock receives the Paid in Full amount by the renewal effective date, the discount will be added to the policy
- ▶ **Exceptions:**
 - Finance company payments do not qualify the policy for the discount
 - Policies where full payment is required due to the policyholder being cancelled for non-payment within the 24 months immediately prior to this policy's effective date do not qualify

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Paid in Full Discount continued...

- ▶ This discount can only be added effective on the policy's effective date; the discount cannot be added mid-term



Advanced Issue Discount

Our Advanced Issue Discount may be extended to customers whose policies are issued at least 7 days before coverage becomes effective. The discount applies to all coverage parts as follows:

- ▶ Up to 5% discount for first term
- ▶ Up to 3% discount for second term
- ▶ Up to 1% discount for third term

We reserve the right to amend or discontinue the second and third-year discounts in the future. The discount is not applicable to motorcycles, antique cars, motor homes and other miscellaneous vehicles.

Advanced Issue Discount



Companion Policy Discounts

Bunker Hill Companion Policy Discount

Plymouth Rock policyholders who have a home, condo or renter's policy from our affiliate Bunker Hill Insurance are eligible for a **discount of up to 10%** from Plymouth Rock. The Companion Policy Discount applies to all private passenger vehicles and to coverage parts 1-9 and 12 on a policy. The named insured on the companion policy must be a named insured on the auto policy. The companion policy must be a standard home (HO-3), special home (1775), renter's (HO-4) or condo (HO-6) form. The amount of the savings depends on other rating factors.

For accounts with staggered effective dates, you may add the Companion Policy Discount provided that the effective date of the new home policy will be within one year of the effective date of the auto policy. You may also add the discount during the term of the auto policy.

Other terms and conditions for the Bunker Hill Companion Policy Discount apply.

Companion Policy Discount for Other Carriers

Plymouth Rock auto policies receive a **discount of up to 4%** if the customer has a companion policy written through any other

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Companion Policy Discounts continued...

insurance carrier* or by any agent. The companion policy must be a standard home (HO-3), special home (HO-5), renter's (HO-4) or condo (HO-6) form.

Companion Commercial Auto Policy Discount

Plymouth Rock policyholders who also have a commercial auto policy with Plymouth Rock or our affiliate, Pilgrim Insurance Company, are eligible for a **discount of up to 5%** on their Plymouth Rock private passenger auto policy.

For additional information about commercial auto, please refer to the Commercial Auto Insurance card.

* Please note that eligibility for the Companion Policy Discount does not imply any endorsement of Plymouth Rock by any of these insurance carriers, and any such inference is hereby expressly disclaimed.

Plymouth Rock Assurance Corporation offers auto insurance policies; Bunker Hill Insurance Company, a separate company, offers home insurance policies. Each of these companies is financially responsible only for its own insurance products. Actual coverage is subject to the language of the policies as issued by each company.

Advanced Driver Training Discount

This discount provides **an additional reduction in auto rates of up to 5%** beyond any discount associated with standard driver training. It is available to a driver in any inexperienced operator classification who successfully completes a Massachusetts RMV-approved advanced driver training program with In Control Crash Prevention Training.

The discount applies to:

- Bodily Injury (Part 1)
- Personal Injury Protection (Part 2)
- Property Damage (Part 4)
- Collision (Part 7)

The discount applies for up to 3 consecutive policy years, provided the driver remains in an inexperienced classification. The discount can be added in addition to the Good Student Discount or Student Away At School Discount.

The agent must retain a certificate of course completion. The discount is applied to the vehicle assigned to the eligible operator. If multiple drivers complete a course, only one discount can be applied to a vehicle.

The discount can be added mid-term.

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Advanced Driver Training Discount

Advanced Driver Training Discount continued...

Note: Our Savings Pass offers 15% savings on an advanced driver training class at In Control Crash Prevention Training. Plymouth Rock customers in Massachusetts should show their Savings Pass card or keytag at the location to receive their discount.

Student Away at School Discount

This discount is available to drivers in all inexperienced operator rate classes who:

- ▶ Are enrolled as students at an accredited educational institution (i.e., high school, secondary preparatory school, college, university, trade school, etc.)
- ▶ Reside at or near the school, and more than 100 road miles from the covered vehicle's principal garaging location
- ▶ Do not have regular access to the covered vehicle while at school or on weekends
- ▶ May be home on breaks and summer vacation as long as they remain enrolled at the school and reside on or near campus during the regular school year

The amount of the discount is based on rate class:

Rate Class	Discount
Class 18 (occasional use, 3-6 years experience)	up to 5%
Class 17 (principal use, 3-6 years experience)	up to 10%
Classes 20, 21, 25, and 26	up to 15%

This discount applies to:

- ▶ Bodily Injury (Part 1)
- ▶ Personal Injury Protection (Part 2)

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Student Away at School Discount

Student Away at School Discount continued...

- ▶ Property Damage (Part 4)
- ▶ Optional Bodily Injury (Part 5)
- ▶ Medical Payments (Part 6)
- ▶ Collision (Part 7)
- ▶ Limited Collision (Part 8)
- ▶ Comprehensive (Part 9)

Students do not have to be enrolled full-time to be eligible for the discount, provided all other criteria are met. The Student Away at School discount cannot be applied in conjunction with the Good Student discount. If both discounts are applicable, we will calculate the better discount when rating the policy. All other eligible discounts apply.

The agency must retain documentation that the student is enrolled at school and resides over 100 miles from the vehicle's principal garaging location. Examples include a copy of the room and board bill from the school, rental agreement, utility bill in the student's name, or similar forms.



Good Student Discount

This discount is available to drivers in all inexperienced operator rate classes who:

- ▶ Are enrolled as full-time students at an accredited educational institution (i.e., high school, secondary preparatory school, college, university, trade school, etc.)
- ▶ Achieve at least a “B” or “3.0” grade point average for the marking period immediately preceding the policy effective date (or are included on the “Dean’s List,” “Honor Roll,” or comparable scholastic achievement list)
- ▶ Have a driving record with fewer than 3 points under our Merit Rating plan

The amount of the discount is based on rate class:

Rate Class	Discount
Class 17 and 18	up to 15%
Class 20, 21, 25, and 26	up to 10%

The discount applies to:

- ▶ Bodily Injury (Part 1)
- ▶ Personal Injury Protection (Part 2)
- ▶ Property Damage (Part 4)
- ▶ Optional Bodily Injury (Part 5)
- ▶ Medical Payments (Part 6)

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Good Student Discount

Good Student Discount continued...

- ▶ Collision (Part 7)
- ▶ Limited Collision (Part 8)
- ▶ Comprehensive (Part 9)

The student must supply a report card, transcript or certified statement from the school indicating the academic requirement was met during the semester immediately preceding the policy effective date. The agency must retain this documentation.

The Good Student Discount cannot be applied in conjunction with the Student Away at School Discount. If both discounts are applicable, we will calculate the better discount when rating the policy. All other eligible discounts apply.

The discount may not be added mid-term, and must be requested before each policy renewal for which the student is eligible.

Motor Club Membership

Motor Club Membership Rating Factor

Plymouth Rock auto policyholders who are active members of a membership-based motor club may be eligible to receive up to a 5% premium reduction. The amount of savings depends on other rating factors. The motor club membership rating factor may only be applied at the beginning of a new or renewal policy term.

Assign the vehicle the appropriate motor club membership status as determined by whether the named insured provides proof that:

- a. S/he has purchased membership in a motor club with an effective date of membership at least 60 days prior to the policy effective date; and
- b. Membership includes roadside and towing assistance; and
- c. The motor club has access to service providers — including towing companies, locksmiths, service stations, etc. — that contract with the motor club to provide roadside assistance to its members throughout the continental United States

Proof of active membership at policy inception and at the time of loss is required. Agency must retain documentation.

To add the motor club membership rating factor to an existing policy on renewal, please email a scanned copy of the membership card to Plymouth Rock Customer Service at processingrequests@prac.com.

To determine whether members are eligible, call Customer Service at 866-353-6292.

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Motor Club Membership continued...

Eligibility for the motor club membership rating factor does not imply any endorsement of Plymouth Rock by any of the motor clubs, and any such inference is hereby expressly disclaimed.

Rewards Plus Endorsement for Motor Club Members

Customers eligible for the motor club membership rating factor also receive the Rewards Plus endorsement, regardless of tenure with Plymouth Rock. This endorsement provides enhanced benefits, including:

- ▶ Enhanced substitute transportation coverage, up to \$10 per day (up to a maximum of \$300) above the limit shown on the Coverage Selections Page
- ▶ Laptop computer* replacement up to \$1,000
- ▶ Personal belongings* replacement up to \$250
- ▶ Personal digital assistant device* replacement (including cell phones) up to \$200
- ▶ USDOT-approved child safety seat* replacement up to \$250
- ▶ Pet injury coverage up to \$500 for veterinary care, burial or disposal for a dog or cat* injured during a covered loss

*Owned by any household member

Also included are a seat belt/air bag death benefit, and conditional glass repair and collision deductible waivers. Please refer to the complete Rewards Plus endorsement on Agent Web.

This endorsement can be added mid-term.



REPLACEMENT COSTS & PARTS





Actual Replacement Cost

This automatic enhancement replaces a new vehicle, or pays the difference between the actual cash value of a customer's auto and the price of a comparable replacement vehicle, in the event of a total loss. Coverage is available at no additional charge and applies to any new auto acquired during the policy term which:

- ▶ Costs \$50,000 or less MSRP
- ▶ Has never been previously titled or leased
- ▶ Has the same or subsequent model year as the year in which the vehicle was purchased (e.g., 2011/2012 model year if purchased in 2011)
- ▶ Is added to the policy within 30 days of purchase

The total loss must occur within the first 12 months or the first 15,000 miles of purchase, whichever comes first.

The replacement vehicle will be the same make, model, body type and additional equipment as the totaled auto. If a replacement is unavailable, we will pay the difference between the actual cash value of the vehicle at the time of the total loss and the original price paid for the vehicle if it was bought at market value. Customized equipment will only be included in the replacement vehicle if it is listed on the customer's policy or described in a policy endorsement.

The loss must be:

- ▶ Covered by Collision, Limited Collision, or Comprehensive
- ▶ Not due to theft, fire or vandalism

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Actual Replacement Cost

Actual Replacement Cost continued...

- ▶ Equal to or greater than the actual cash value of the auto at the time of loss

Coverage does not apply to an auto used as a temporary substitute for a vehicle listed on the policy or to leased vehicles, motorcycles, motor homes, or trailers. The policy deductible applies unless the customer has earned sufficient Deductible Dollars®.



Optional Replacement Cost Coverage

Coverage may be extended for up to two policy renewals, as long as the policy renewal date is less than 24 months from the purchase date of the covered auto. There is no mileage restriction, and the charge is equal to 10% of the vehicle's combined Collision (or Limited Collision) and Comprehensive premiums.

To be eligible, coverage must be purchased when the vehicle is first added to the policy and must remain in force. Coverage does not apply to an auto used as a temporary substitute for a vehicle listed on the policy or to leased vehicles, motorcycles, motor homes, or trailers.

Optional Replacement Cost Coverage



OEM Parts

This endorsement provides for the replacement of certain parts damaged in a covered loss, that cannot otherwise be repaired, with auto parts manufactured or licensed by the original equipment manufacturer (OEM).

Coverage is automatically extended **at no additional charge** to insured vehicles which, at the time of loss:

- ▶ Are 10 model years old or newer
- ▶ Have fewer than 20,000 miles on the odometer
- ▶ Carry Collision, Limited Collision or Comprehensive coverage

Coverage only applies to visible sheet metal and plastic parts on a vehicle's exterior, and does not include glass, tires, and mechanical parts.





PRODUCT INFORMATION





Plymouth Rock Rewards

With Plymouth Rock Rewards, new and renewing customers get the advantages of “More Than Just Insurance” for which Plymouth Rock is known. Plymouth Rock Rewards save customers time and money, and deliver exceptional convenience because:

- ▶ We reward customers for their business as soon as their policy becomes effective
- ▶ Customers can do business with us in the way that meets their needs
- ▶ Plymouth Rock comes to the customer when they need us most
- ▶ An experienced, local, independent agent is there to help

With Plymouth Rock Rewards, customers get:

Exceptional, Personal Service and Individual Attention from experienced, professional, independent agents and helpful, friendly Customer Service representatives.

Easy Account Access — Anytime, Anywhere

- ▶ Online: view and pay bills, choose eDocuments paperless document delivery, print documents and check claim status anytime, from a computer, iPhone® or any other web-enabled mobile device
- ▶ By phone, toll-free: get account information or pay bills 24/7, or speak to Customer Service 8-5, M-F

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Plymouth Rock Rewards

Plymouth Rock Rewards continued...

Get Home Safe provides a one-time, one-way cab fare home, up to \$50 per policy year, when a customer is in a situation where it might be unsafe to drive (excluding mechanical breakdown).

Exclusive Savings Pass for 5-20% off auto-related products and services.

eReminders to help customers remember when to renew their registration, driver's license, and get their car inspected.

Flexible, Best-in-Class Claim Services

- ▶ 24/7 claim reporting by phone, including one-click mobile calling
- ▶ One claim representative assigned to help throughout most claims
- ▶ Crashbusters® appraisers come to the customer and, in most cases, pay the claim on the spot
- ▶ Door to Door Valet Claim Service® takes the hassle out of claims with vehicle pickup, delivery and guaranteed repairs
- ▶ Email accident damage photos directly from a web-enabled mobile device
- ▶ iPhone® app organizes and keeps vehicle information handy

Guaranteed Repairs

- ▶ Repairs done at a Plymouth Rock referral shop are guaranteed for as long as the customer owns or leases the vehicle

iPhone is a registered trademark of Apple Inc. References to iPhone do not imply any endorsement of Plymouth Rock by Apple Inc. and any such inference is hereby expressly disclaimed.



Plymouth Rock Rewards Plus

In addition to the Plymouth Rock Rewards benefits, the Rewards Plus endorsement offers extra coverage at no additional charge upon renewal to those customers who have had continuously active Plymouth Rock policies for more than 36 consecutive months. With Rewards Plus, longstanding Plymouth Rock customers and (in some cases) their household members will receive valuable benefits arising from a covered Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) loss:

- ▶ Enhanced substitute transportation coverage, up to \$10 per day (up to a maximum of \$300) above the limit shown on the Coverage Selections Page
- ▶ Laptop computer* replacement up to \$1,000
- ▶ Personal belongings* replacement up to \$250
- ▶ Personal digital assistant device* replacement (including cell phones) up to \$200
- ▶ USDOT-approved child safety seat* replacement up to \$250
- ▶ Pet injury coverage up to \$500 for veterinary care, burial or disposal for a dog or cat* injured during a covered loss

*Owned by any household member

For complete details, terms, and conditions for Rewards Plus, please see the Rewards Plus endorsement.

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Plymouth Rock Rewards Plus





Premium Package Endorsement

Plymouth Rock offers customers the opportunity to purchase additional benefits through our Premium Package endorsement.

Benefits

The Premium Package includes the following benefits:

- ▶ **Deductible Dollars®:** new customers receive a \$50 per policy Deductible Dollars credit as of the policy effective date. Deductible Dollars credits continue to accrue for each year the customer purchases the Premium Package endorsement only if there has been no covered collision claim during the current policy term.

In the event of a covered collision claim, the customer may use up to \$250 in accrued credits to offset the collision deductible, provided the amount of the collision claim is greater than the collision deductible purchased.

Other terms and conditions apply. See the Deductible Dollars flip card for additional information about Deductible Dollars for new and renewing customers.

- ▶ **Accidental Discharge of Airbag Coverage:** we will pay up to \$500 to repair or replace an airbag that accidentally deploys
- ▶ **Additional Towing and Labor Coverage:** if Towing and Labor (Part 11) coverage has been purchased for the affected vehicle, we will pay up to \$50 per disablement in addition to any limit shown for that coverage

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Premium Package Endorsement continued...

- ▶ **Waiver of Depreciation:** we will waive any deduction up to \$2,000 for depreciation of any parts of the auto that are damaged in a loss covered by Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9)

The cost for the Premium Package endorsement is \$35 per policy, or \$70 per policy when a policy covers more than one vehicle and two or more of the vehicles have Collision or Limited Collision coverage. The endorsement cannot be added mid-term.

Please see the complete Premium Package endorsement for full details including other terms and conditions that apply.



Deductible Dollars®

Deductible Dollars is included only with the purchase of the Premium Package endorsement. Participating in the Deductible Dollars program or having any unused Deductible Dollars credits does not require Plymouth Rock to renew any policy or to offer the Premium Package endorsement with future policies. Please see the endorsement for complete details for other terms and conditions.

Benefits

For policies purchasing the Premium Package endorsement:

- ▶ Customers receive a \$50 per policy Deductible Dollars credit as of the policy effective date
- ▶ Deductible Dollars credits continue to accrue for each year the customer purchases the Premium Package endorsement only if there has been no covered collision claim during the current policy term
- ▶ In the event of a covered collision claim, the customer may use up to \$250 in accrued credits to offset the collision deductible, provided the amount of the collision claim is greater than the collision deductible purchased
- ▶ For subsequent renewals which include the Premium Package endorsement, the policy will receive an additional \$50 Deductible Dollars credit (with no maximum accumulation) for the next policy term only if there has been no covered collision claim during the expiring policy term, provided that the then-current program eligibility requirements are met

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Deductible Dollars[®] continued...

Using Deductible Dollars Toward a Collision Claim

Earned Deductible Dollars can be applied against the Collision or Limited Collision deductible for any vehicle on the policy. The maximum payout per separate claim is the lesser of the total amount of Deductible Dollars earned or \$250, and Deductible Dollars can only be used if the claim amount equals or exceeds the deductible amount.



Accident Forgiveness

Eligible Plymouth Rock customers can now purchase Optional Accident Forgiveness through their Plymouth Rock agent for an additional premium. This endorsement could save an eligible customer hundreds of dollars in surcharges from an at-fault accident. Accident Forgiveness is only available through Plymouth Rock agents and not through eSales.

Accident Forgiveness is no longer automatically included on renewal policies except for customers who purchased Optional Accident Forgiveness previously. All other eligible renewal customers will have the option to purchase Optional Accident Forgiveness on their next renewal.

Please see the endorsement forms for details or contact your Plymouth Rock Marketing Representative.

Accident Forgiveness Eligibility

- ▶ There is at least one experienced operator and all experienced operators, including deferred and excluded drivers, have been incident free for the 6 years immediately prior to the effective date of the policy term
- ▶ All inexperienced operators, including deferred and excluded drivers, have been incident-free for the 5 years immediately prior to the effective date of the policy term
- ▶ No other accidents are currently being “forgiven”

How Accident Forgiveness Works

- ▶ Applies to the first accident surcharge per policy

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Accident Forgiveness continued...

- ▶ Does not include any related violation surcharges
- ▶ Does not include prior losses
- ▶ Only covers one accident per policy at a time
- ▶ A surchargeable accident occurring on the term in which Accident Forgiveness coverage applies will be forgiven on the subsequent term
- ▶ Applies only while driver is insured with Plymouth Rock; the loss is still reported to the Merit Rating Board and is subject to surcharge by another carrier
- ▶ The driver and vehicle involved in the accident are listed on the policy
- ▶ Does not apply to accidents incurred by inexperienced operators, although they must meet the eligibility requirements for the policy to qualify
- ▶ Can be combined with our Deductible Dollars®, Actual Replacement Cost and OEM Parts coverage
- ▶ Forgiving an accident will result in a lower premium than if the accident were not forgiven, but it is not a guarantee that the total premium will not increase as a result of the forgiven accident, because forgiven accidents will still be factors in applying other provisions of the policy, including, without limitation, driver-to-vehicle assignment
- ▶ If a renewing customer had Accident Forgiveness and an accident was forgiven on the expiring term, this accident will continue to be forgiven on the next renewal term even if they do not purchase Optional Accident Forgiveness



Commercial Auto Insurance

Plymouth Rock provides competitively priced commercial auto insurance in Massachusetts, backed by superior customer service and the same flexible, convenient features and benefits of “More Than Just Insurance” that customers have come to enjoy with a Plymouth Rock personal auto policy. With our underwriting approach and additional credit for preferred risks, we are well positioned to handle customers’ commercial auto insurance needs. Plymouth Rock commercial auto customers will receive best-in-class claim services, including:

- ▶ 24/7 claim reporting by phone, including one-click mobile calling
- ▶ One claim representative assigned to help throughout most claims
- ▶ Crashbusters® appraisers come to the customer and, in most cases, pay the claim on the spot (not available for medium/heavy vehicles)

The following information outlines some key details that apply to commercial auto coverage. Your Plymouth Rock Marketing Representative can answer questions and provide additional details.

Eligible Risks

Commercial vehicles up to 45,000 pounds GVW and private passenger type vehicles with business use that is secondary to the operations. Minimum driving experience is 4 years with a valid United States driver’s license (preferably Massachusetts) and no major moving violations within the past 5 years. Radius of operation is 50 miles or less. Other uses/operations and drivers will be subject to underwriter review.

Pricing Guidelines

Schedule rating is available in all programs, subject to driving experience, vehicle type and prior and purchased liability limits. In general, **over ▶**

Commercial Auto Insurance continued...

our most preferred pricing will be for risks with stable, experienced drivers in well controlled operations.

Coverage Rules and Limits

- ▶ CSL and split limits are available to \$1 million CSL or \$1,000/\$1,000
- ▶ Collision/Comprehensive deductibles \$300, \$500, \$1,000 and \$2,000; physical damage only subject to underwriter review
- ▶ Hired auto (Liability and physical damage) available when written with a specifically described vehicle
- ▶ DOC and Non-Owned Coverage available
- ▶ Premium finance is acceptable
- ▶ Prior in-force coverage without lapse required

Commercial Broadening Endorsement

The following additional coverages are available for most commercial auto policies. Please refer to the Commercial Broadening endorsement for complete details, terms and conditions.

- ▶ **Personal Effects:** up to \$400 for personal property damaged or lost due to a covered loss
- ▶ **Additional Supplementary Payments:** up to \$3,500 for bail bonds and additional costs incurred due to certain legal expenses
- ▶ **Communications Equipment:** \$1,500 for permanently installed equipment, not subject to a deductible
- ▶ **Personal Belongings Replacement Coverage:** up to \$250
- ▶ **Physical Damage Transportation Expense:** \$1,250 available to cover expenses incurred returning a stolen auto
- ▶ **Waiver of Glass Deductible:** Amended Notice of Occurrence; employees as insureds



Renewal Account Review

Less Effort for You. Better Results for Your Customers.

Plymouth Rock offers an exciting program designed to make it fast and easy for you to evaluate your customers' best auto insurance option at renewal.

Our **Renewal Account Review (RAR)** program takes the tedious work that accompanies requesting renewal business off your hands. You'll be provided with competitive rates that will enable you to make recommendations suited to each individual client's needs.

How Does It Work?

Once your agency has chosen the month to begin, we do the quote paperwork for you.

Automated Program

If your agency uses AMS 360 agency management software, you may be eligible for our automated program.

1. Select your renewal accounts in AMS
2. Easily upload them through a portal to Plymouth Rock
3. We generate the basic rate quotes for you through Agent Web

There is no need to copy and mail us declaration pages — just access the quotes, apply any additional discounts and you are ready to go.

Manual Program

Even if you don't use AMS 360, our manual program still supplies you with quotes that you can access electronically through Plymouth Rock Agent Web.

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Renewal Account Review continued...

1. Send us copies of the renewal dec pages
2. We generate quotes for you through Agent Web

You can view the quotes within Agent Web, apply any additional discounts and issue the quotes.

Benefits of Renewal Account Review

All policies quoted through the Renewal Account Review program and written with Plymouth Rock are eligible for:

- ▶ Up to 2% discount for first term for coverage parts 1-9 and 12
- ▶ 10% down payment through direct bill or EZ Paid (EFT) payment plans

Speak with your Plymouth Rock Marketing Representatives for program and eligibility details.



BILLING & PAYMENT OPTIONS





Direct Bill Payment Plans

1 Pay

- ▶ 100% down payment
- ▶ No installment or service fees*
- ▶ Required for policies with unsatisfactory premium payment history

1 Pay with Paid in Full

- ▶ 100% down payment for new business
- ▶ For renewal business, pay policy in full prior to the first invoice's due date
- ▶ No installment or service fees*
- ▶ Not available for applicants cancelled for non-payment in the prior 24 months or policies billed through electronic funds transfer (EFT) or payroll deduction

4 Pay

- ▶ 25% down payment
- ▶ 3 equal quarterly installments
- ▶ \$6 service fee per installment*

8 Pay

- ▶ 25% down payment
- ▶ 7 equal monthly installments
- ▶ \$6 service fee per installment*

10 Pay

- ▶ 20% down payment for new business
- ▶ 10% down payment available for:
 - policy renewals effective after 2/14/10

* Available for new and renewal business effective 5/15/12 and later. In-force policies continue with their current payment plan until the renewal date.

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Billing Options continued...

- new policies from book transfer quotes
- ▶ 9 equal monthly installments
- ▶ \$6 service fee per installment*

All Direct Bill Payment Plans contain a \$25 fee for late payment and a \$25 insufficient funds fee.

EZ Paid (EFT)

- ▶ 20% down payment for new business policies
- ▶ 10% down payment available for:
 - policy renewals
 - new policies from book transfer quotes
 - upon request, new policies for customers with agent for more than one year
- ▶ 11 equal monthly installments
- ▶ No installment or service fees*
- ▶ Automatic withdrawals from bank account
 - monthly withdrawal date is the same as the policy effective date; however, if the monthly withdrawal date falls on a weekend or on a bank holiday, the monthly withdrawal date will be determined by the financial institution's operating hours
 - customers are not yet able to select a withdrawal date
- ▶ \$25 insufficient funds fee; \$25 fee for late payment
- ▶ EZ Paid schedules may be viewed online
- ▶ If the policy has cancelled and earned premium is owed, monthly withdrawal from the policyholder's account will continue until the earned premium amount is satisfied

MAIP

MAIP policies are billed under CAR's installment plan.

* Available for new and renewal business effective 5/1/12 and later. In-force policies continue with their current payment plan until the renewal date.



Ways to Pay

Online at prac.com

- ▶ From the link in the customer's electronic bill
- ▶ From the Quick Payment link on prac.com (home page)
- ▶ From a Plymouth Rock eServices online account
- ▶ From a web-enabled mobile device (must have made at least one payment via computer)
- ▶ By MasterCard or Visa credit or debit card

By Phone 24/7 at 866-353-6292

- ▶ From a checking or savings account (one-time electronic withdrawal)
- ▶ By MasterCard or Visa credit or debit card

Through a Plymouth Rock Agent

- ▶ From a checking or savings account (one-time electronic withdrawal)
- ▶ By MasterCard or Visa credit or debit card

By Mail

- ▶ **Payment Processing Center**
Plymouth Rock Assurance Corporation
Payment Processing Center
PO Box 55933
Boston, MA 02205-5933
- ▶ **Claims Department - Private Passenger Auto**
Plymouth Rock Assurance Corporation
Claims Department
PO Box 9112
Boston, MA 02112-9112

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▶ **Claims Department - Commercial Auto**

Plymouth Rock Assurance Corporation

Commercial Claim Service

PO Box 129130

Boston, MA 02112-9130







We're Ready to Help You!

Customer Service/Underwriting – Private Passenger Auto

- ▶ 617-951-1620
- ▶ 866-353-6292
- ▶ 617-951-1021 *fax*
- ▶ processingrequests@prac.com

Customer Service/Underwriting – Commercial Auto

- ▶ 877-784-5099
- ▶ 617-790-1815 *fax*
- ▶ processing@pilgrimins.com

Customer Service/Underwriting – Bunker Hill Insurance Company

- ▶ 866-322-2442
- ▶ 617-956-1775
- ▶ 617-956-1770 *fax*
- ▶ 617-956-1774 *fax*
- ▶ processing@bunkerhillins.com

Plymouth Rock Assurance Corporation offers auto insurance policies; Bunker Hill Insurance Company, a separate company, offers home insurance policies. Each of these companies is financially responsible only for its own insurance products. Actual coverage is subject to the language of the policies as issued by each company.





We're Ready to Help You!

Claims - Private Passenger Auto

- ▶ 617-951-1000 (*questions about an existing claim, 8-5, M-F*)
- ▶ 888-324-1620 (*to file a new claim, 24/7*)
- ▶ 617-951-1624 *fax*

Claims - Commercial Auto

- ▶ 617-951-1500
- ▶ 617-951-1503 *fax*

Claims - Bunker Hill Insurance Company

- ▶ 617-956-1777 (*questions about an existing claim, 8-5, M-F*)
- ▶ 888-472-5246 (*to file a new claim, 24/7*)
FNOL@bunkerhillins.com (*for agents only*)
- ▶ 617-956-6445 *fax*

Bunker Hill Insurance Company is a member of the Plymouth Rock Group of Companies, which is the marketing name for a group of separate companies that write and manage property and casualty insurance in multiple states. Each of these companies is financially responsible only for its own insurance products. Actual coverage is subject to the language of the policies as issued by each company.





We're Ready to Help You!

Agent Help Desk

- ▶ 888-585-3549

Agent Supplies

- ▶ 617-951-1520

Marketing

- ▶ 617-951-1075
- ▶ 617-951-1513 *fax*

More Than Just Insurance.

Plymouth Rock
assurance®

prac.com

