

# Deductible Dollars® and Premium Package Endorsement Reference Guide (side 1)



|                                                                                                              |                                                                    | Coverage                |                                                                      | Benefit                                                                                                                                                 |                   | Redemption        |                                                                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deductible Dollars (Policy's 1st Term Effective Date PRIOR TO 2/1/11)                                        |                                                                    |                         |                                                                      |                                                                                                                                                         |                   |                   |                                                                                                                                                                                                                                                                                                                                                  |
| Bus. Type                                                                                                    | Policy Effective Dates                                             | Part of Standard Policy | Additional Premium                                                   | New/Renewal Business - Day 1 Deductible Dollars Credit; Subsequent Renewal Term Credit                                                                  | Maximum Accrual   | Maximum per Event | Rules                                                                                                                                                                                                                                                                                                                                            |
| New                                                                                                          | 4/1/08-8/31/10                                                     | Included                | \$0                                                                  | \$0                                                                                                                                                     | N/A               | N/A               | N/A                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                              | 9/1/10-1/31/11                                                     | Included                | \$0                                                                  | \$0                                                                                                                                                     | N/A               | N/A               | N/A                                                                                                                                                                                                                                                                                                                                              |
| Renewal                                                                                                      | 4/1/08-3/31/09                                                     | Included                | \$0                                                                  | Based on length of COL or LCL claim-free history:<br>A) 12-23 months = \$50/vehicle<br>B) 24-35 months = \$100/vehicle<br>C) 36+ months = \$150/vehicle | \$150 per vehicle | Deductible Amount | 1. Vehicle must carry COL/Ltd COL to earn or use credits<br>2. Amount of DD applied cannot exceed deductible amount                                                                                                                                                                                                                              |
|                                                                                                              | 4/1/09-8/31/10                                                     | Included                | \$0                                                                  | \$100 per vehicle with COL/LCL if no collision claim for that vehicle during expiring term; amount is added to amount previously accrued and not used   | \$500 per vehicle | Deductible amount | 1. Vehicle must carry COL/LCL to earn or use credits<br>2. Amount of DD applied cannot exceed deductible amount                                                                                                                                                                                                                                  |
|                                                                                                              | Policies with Deductible Dollars Endorsement<br>9/1/10-10/31/11    | Included                | \$0                                                                  | \$50 per policy if at least one vehicle has COL/LCL; amount is added to amount previously accrued and not used                                          | No maximum        | \$250             | 1. Must maintain continuous Collision or Limited Collision coverage on at least one vehicle<br>2. Amount of claim ≥ deductible amount<br>3. Amount of DD applied cannot exceed deductible amount                                                                                                                                                 |
| Deductible Dollars as part of Premium Package Endorsement (Policy's 1st Term Effective Date PRIOR TO 2/1/11) |                                                                    |                         |                                                                      |                                                                                                                                                         |                   |                   |                                                                                                                                                                                                                                                                                                                                                  |
| Bus. Type                                                                                                    | Policy Effective Dates                                             | Part of Standard Policy | Additional Premium                                                   | Renewal Business - Day 1 Deductible Dollars Credit; Subsequent Renewal Term Credit                                                                      | Maximum Accrual   | Maximum per Event | Rules                                                                                                                                                                                                                                                                                                                                            |
| Renewal                                                                                                      | Policies with Premium Package Endorsement<br>11/1/11-Subsequent    | Optional                | \$35 or \$70 for policies with more than one vehicle with COL or LCL | \$50 per policy upon expiration of term if no collision claim occurred during term; amount is added to amount previously accrued and not used           | No maximum        | \$250             | 1. Must purchase Premium Package to earn additional Deductible Dollars<br>2. Amount of claim ≥ deductible amount<br>3. Amount of DD applied cannot exceed deductible amount<br><br>Note: Policies with unused Deductible Dollars earned prior to 11/1/2011 will retain these credits regardless of whether the Premium Package is purchased.     |
| Renewal                                                                                                      | Policies without Premium Package Endorsement<br>11/1/11-Subsequent | Optional                | \$0                                                                  | \$0                                                                                                                                                     | N/A               | \$250             | 1. Vehicle must carry COL/Ltd COL to use credits earned prior to 11/1/2011<br>2. Amount of claim ≥ deductible amount<br>3. Amount of DD applied cannot exceed deductible amount<br><br>Note: Policies with unused Deductible Dollars earned prior to 11/1/2011 will retain these credits regardless of whether the Premium Package is purchased. |

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# Deductible Dollars<sup>®</sup> and Premium Package Endorsement Reference Guide (side 2)

|                                                                                                                 |                                                                | Coverage                | Benefit                                                              |                                                                                                                                                | Redemption      |                   |                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deductible Dollars as part of Premium Package Endorsement (Policy's 1st Term Effective Date ON OR AFTER 2/1/11) |                                                                |                         |                                                                      |                                                                                                                                                |                 |                   |                                                                                                                                                                                                                                       |
| Bus. Type                                                                                                       | Policy Effective Dates                                         | Part of Standard Policy | Additional Premium                                                   | New/Renewal Business - Day 1 Deductible Dollars Credit; Subsequent Renewal Term Credit                                                         | Maximum Accrual | Maximum per Event | Rules                                                                                                                                                                                                                                 |
| <b>New</b>                                                                                                      | Policies with Premium Package Endorsement<br>2/1/11-Present    | <b>Optional</b>         | \$35 or \$70 for policies with more than one vehicle with COL or LCL | \$50 per policy when added for the first time*                                                                                                 | No maximum      | \$250             | <ol style="list-style-type: none"> <li>1. Must purchase Premium Package to earn/retain Deductible Dollars</li> <li>2. Amount of claim ≥ deductible amount</li> <li>3. Amount of DD applied cannot exceed deductible amount</li> </ol> |
| <b>Renewal</b>                                                                                                  | Policies with Premium Package Endorsement<br>2/1/12-Subsequent | <b>Optional</b>         | \$35 or \$70 for policies with more than one vehicle with COL or LCL | \$50 per policy upon expiration of term if no collision claim occurred during term; amount is added to amount previously accrued and not used* | No maximum      | \$250             | <ol style="list-style-type: none"> <li>1. Must purchase Premium Package to earn/retain Deductible Dollars</li> <li>2. Amount of claim ≥ deductible amount</li> <li>3. Amount of DD applied cannot exceed deductible amount</li> </ol> |

\*On the first term that this endorsement is applied to a policy, the policy will earn an immediate \$50 credit. It will not earn a \$50 credit upon expiration of that term.

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.

Please contact your Plymouth Rock Marketing Representative with any questions you may have.