

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

- Discounts • Assurance Packages • Additional Coverages
- Payment Options • Exclusive Plymouth Rock Programs

## Claims, Online Services & Other Programs

Massachusetts

- Claim Services • eSales and Agent Quote Marketplace
  - AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance
- Plymouth Rock Online Services • Contact Information

# Welcome

Introducing  
The New Plymouth Rock Assurance  
Digital Agent Flip Chart

**Click on a content box to view each section.**

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

Click on any bullet on the left to view the content.

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Discounts

### Advanced Shopper Discount

#### Advanced Shopper Discount\*

- Up to 8% discount
- Applies at New Business when the Plymouth Rock quote is requested by the insured at least 2 days in advance of the policy's original effective date
- Discount percentage will vary by the number of days the quote is requested in advance

#### A policy qualifies if:

- The insured has maintained continuous insurance for at least 6 months prior to the policy effective date
- At least one of the named insureds has 3 or more years of driving experience

\* Discount can decrease over time. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Discounts

### Companion Package Discount

### Companion Package Discount

4-18% discount depending on issuing company (either Bunker Hill Insurance or another carrier) and level of home coverage (Homeowner Form Type)

#### A policy qualifies if:

- A policy is intended to be purchased by Bunker Hill Insurance Casualty Company (BHICC), Bunker Hill Insurance Company (BH) or Mt. Washington Assurance Corporation (MWAC) within the 12 months following the auto policy effective date
- The named insured has either a PRAC or Pilgrim Insurance Company commercial auto policy that is currently in force or has purchased a policy yet to be in force

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Discounts

### Motor Club Discount

#### Motor Club Discount

- Up to 5% discount

#### A policy qualifies if:

- The named insured or spouse is a member of an approved Motor Club

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

plymouthrock.com

## Discounts

### eDocuments Discount

#### eDocuments Discount

- Up to 4% discount
- Can only be applied as of the policy's effective date, not mid-term

#### A policy qualifies if:

- The named insured signs up for eDocument delivery on Plymouth Rock's eService website to receive all policy documents via email

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

plymouthrock.com

## Discounts

### Agency Transfer Discount

#### Agency Transfer Discount

- 2% discount
- Discount applies to Private Passenger vehicles only

#### A policy qualifies if:

- The policy is part of an eligible Renewal Account Review (RAR) Program

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Discounts

Paid in Full Discount

### Paid in Full Discount

- 4% discount
- Cannot be applied if the payment is made on the insured's behalf by a Premium Finance Company or if the insured is required to pay in full based on prior payment history

#### A policy qualifies if:

- The insured chooses to pay the policy premium in full rather than in installments



# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Discounts

### Safety Pledge Discount

#### Safety Pledge Discount

- Up to 5% discount
- All insureds will receive a copy of the Plymouth Rock Safety Pledge and the discount will automatically apply to every policy at inception

#### A policy does NOT qualify if:

- Additional Underwriting information was requested from the insured but was not returned to Plymouth Rock. Such requests include, but are not limited to, Signed NB Applications, Supplemental NB Applications, and Renewal Questionnaires

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Discounts

### Affinity Group Discounts

#### Affinity Group Discounts

##### AARP | 6% discount

- Agency must be Authorized to Offer the AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance
- Customers must have an active AARP membership in order to qualify for and maintain this discount
- The customer's AARP membership number will be sufficient proof of membership as our Customer Solutions Team can validate membership using that information. Whenever possible, the Agent Interface will pre-fill AARP membership numbers.

##### SBLI | 9% discount

- Customers must show proof of eligibility at time of application and each renewal
- SBLI policyholders must join the SBLI Health & Safety Group and renew their membership before each policy renewal in order to maintain the discount

##### WBUR | 7% discount

- Customers must show proof of eligibility at time of application and each renewal
- A copy of the active WBUR membership card will suffice as proof of eligibility to maintain the discount

##### WFCR | 6% discount

- Customers must show proof of eligibility at time of application and each renewal
- A copy of the active WFCR membership card will suffice as proof of eligibility to maintain the discount

**Plymouth Rock is an active market for closed agency groups. For more information, contact your Marketing Representative.**

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Assurance Packages

### Essential Assurance

### Essential Assurance

Known previously as the **Rewards** product and included in every policy, **Essential Assurance** is our standard package and provides all of the following benefits at no additional cost\*:

- Industry-leading claims services including Crashbusters®, Door to Door Valet Claim Service® and Guaranteed Repairs – all helping to make the claims process faster and easier
- Get Home Safe® taxi reimbursement
- New Car Replacement coverage (12-months/15,000 miles)
- Pledge of Assurance® – Plymouth Rock's commitment to customer service
- Original Equipment Manufacturer (OEM) parts
- Savings Pass – discounts on auto-related products and services
- eReminders† (MA-only) – helpful email reminders that license, registration and inspection need to be renewed
- Online access via eServices and our mobile app

\* Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

† eReminders is available to all Massachusetts drivers, regardless if they are a Plymouth Rock policyholder.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Assurance Packages

Assurance Plus Loyalty Rewards

### Assurance Plus Loyalty Rewards

- Known previously as **Rewards Plus**, **Assurance Plus Loyalty Rewards** is automatically included at no additional cost with all Plymouth Rock policies upon the third renewal or if the insured is a Motor Club member (membership info must be added to policy)
- This endorsement will add the following coverages on top of those in the Essential Assurance package:

#### Included Coverages<sup>†</sup>:

- Pet Injury Coverage<sup>†</sup> - up to \$500 in veterinary care
- Personal Belongings Replacement - up to \$250 for lost personal property
- Laptop Replacement - up to \$1000 in replacement cost
- Mobile Device Replacement - up to \$500 in replacement cost for mobile phones and/or tablets
- Additional Rental Coverage - an additional \$10/day up to \$300
- Seat Belt/Airbag Benefits
- Child Car Seat Replacement - up to \$250 for child safety seat replacement
- Waiver of Collision Deductible
- Additional Loss of Earnings Coverage - up to \$250/day
- Waiver of Glass Deductible
- Enhanced Bail Bond Coverage - up to \$500

\* Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

† Customers who qualify for Assurance Plus and have purchased Assurance Preferred or Assurance Premier receive an additional \$500 of pet injury coverage.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Assurance Packages

### AARP Assurance Plus

#### AARP Assurance Plus

- AARP Assurance Plus Loyalty Rewards is automatically included at no additional cost on all policies that are part of the AARP® Massachusetts Auto Insurance Program from Plymouth Rock
- This endorsement will add the following coverages on top of those in the Essential Assurance package:

#### Included Coverages\*:

- Lifetime Continuation Agreement - by maintaining a good driving record, staying up to date on premiums and meeting certain other conditions, we will renew coverage
- Pet Injury Coverage† - up to \$500 in veterinary care
- Personal Belongings Replacement - up to \$250 for lost personal property
- Laptop Replacement - up to \$1000 in replacement cost
- Mobile Device Replacement - up to \$500 in replacement cost for mobile phones and/or tablets
- Additional Rental Coverage - an additional \$10/day up to \$300
- Seat Belt/Airbag Benefits
- Child Car Seat Replacement - up to \$250 for child safety seat replacement
- Waiver of Collision Deductible
- Additional Loss of Earnings Coverage - up to \$250/day
- Waiver of Glass Deductible
- Enhanced Bail Bond Coverage - up to \$500

\* Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

† Customers who qualify for AARP Assurance Plus and have purchased Assurance Preferred or Assurance Premier receive an additional \$500 of pet injury coverage.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

plymouthrock.com

## Assurance Packages

Assurance Preferred

### Assurance Preferred

For an additional cost of approximately \$35\* per vehicle, a policy can include the Assurance Preferred endorsement, which will add the following coverages on top of those in the Essential Assurance, Assurance Plus or AARP Assurance Plus packages:

#### Included Coverages†:

- Deductible Dollars® - can be applied towards a collision deductible to reduce out-of-pocket expense
- Additional Towing and Labor - up to \$50 of additional towing and labor coverage
- Accidental Discharge of Airbag - up to \$500 to repair or replace an accidentally discharged airbag
- Waiver of Depreciation - we will waive any deduction up to \$2,000 for depreciation
- Pet Injury Coverage‡ - up to an additional \$500 in veterinary care

\* The cost of the Assurance Preferred package will vary based on policy characteristics.

† Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

‡ Customers who qualify for AARP Assurance Plus and have purchased Assurance Preferred or Assurance Premier receive an additional \$500 of pet injury coverage.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Assurance Packages

### Assurance Premier

#### Assurance Premier

For an additional cost of approximately \$100-185\*, the Assurance Premier endorsement provides all of the coverages of Assurance Preferred, as well as the following†:

- Loan/Lease Gap Coverage (See details on ensuing page)
- Optional New Car Replacement – 24-month (See details on ensuing page) – increases term from 12 to 24 months and removes 15,000 mile restriction
- Plus One Car Replacement – Plymouth Rock will pay for the cost of a vehicle (same make, model and body style) one model year newer
- Electronic Lock/Key Replacement – replacement of lost /stolen key up to \$100
- Trip Interruption – up to \$100 per person per day (\$300 maximum per day) for additional expenses for lodging and meals
- Roadside Assistance which includes:
  - Towing to the repair shop of your choice within 25 miles
  - Flat Tire replacement
  - Locked Out Service to assist with unlocking your vehicle
  - Emergency Fluid Delivery of water and up to two gallons of gas
  - Battery Service for an emergency jump start
  - Concierge Service 24/7 to help you contact loved ones, find a hotel room, rent a car, locate an ATM and make other travel arrangements in the event of a breakdown

**Note:** A customer may only qualify for one of the following coverages per covered loss: Loan/Lease Gap Coverage, Optional New Car Replacement and Plus One Car Replacement. See endorsement for details.

\* The cost of the Assurance Premier package will vary based on policy characteristics.

† Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Additional Coverages

### Loan/Lease Gap Coverage

Additional coverages can be purchased a la carte and added to any package where they are not included.

### Loan/Lease Gap Coverage\*

This endorsement can be purchased for a flat fee of \$50 per vehicle if the vehicle has both Comprehensive and Collision/Limited Collision coverage. Plymouth Rock will pay any unpaid amount due on the lease or loan for that auto less:

#### Any:

- Payment(s) under Parts 7, 8, or 9 of the policy
- Unpaid finance charges or refunds due to you for such charges
- Excess mileage charges or charges for wear and tear
- Charges for extended warranties or refunds due to you for extended warranties
- Charges for credit insurance or refunds due to you for credit insurance
- Past due payments and charges for past due payments
- Carry-over balances from previous loans or leases
- Collection or repossession expenses

#### A vehicle qualifies if:

- The vehicle has both Comprehensive and Collision/Limited Collision coverage
- The vehicle is less than 6 model years old
- The vehicle has a loss payee, additional interest or lienholder listed

\* Our maximum limit of liability under this endorsement will not exceed 25% of the actual cash value of that auto.



More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Additional Coverages

### Optional New Car Replacement

Additional coverages can be purchased a la carte and added to any package where they are not included.

### Optional New Car Replacement (24 Months)\*

This endorsement can be purchased for a flat fee of \$60 per vehicle. The coverage changes the amount Plymouth Rock will pay under Collision, Limited Collision or Comprehensive coverage for a total loss of an insured's vehicle. We will pay to replace the vehicle, provided:

- The insured is the original owner of the vehicle
  - The vehicle is not leased or rented
  - The vehicle is owned by the insured at the time of loss and is not a temporary substitute
  - The vehicle is not a motorcycle, motor home, trailer or antique vehicle
  - We deem the vehicle to be a covered total loss
  - The loss occurs within two years after the date the insured purchased the vehicle
  - The vehicle is less than 6 model years old
  - The Coverage Selections Page shows that Collision (Part 7), Limited Collision (Part 8) and/or Comprehensive (Part 9) coverage applies to the vehicle at the time of the loss
- We will pay to replace the vehicle with a new one, which:
    - Is the same make, model and model year as your auto
    - Has a similar body style and similar additional equipment as your auto

\* If a new auto of the same model year is not available, we will use the earliest model year available, but not earlier than the model year of your auto.

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Additional Coverages

### Accident Forgiveness

Additional coverages can be purchased a la carte and added to any package where they are not included.

### Accident Forgiveness

This endorsement may be purchased by the insured (for an additional 6.5% of all coverage premiums) and ensures that upon the next renewal term, Plymouth Rock will waive a surchargeable accident if all of the following conditions are met:

- Must be purchased prior to the accident date
- The accident occurs during the current policy term
- The vehicle involved in the accident was listed on the Coverage Elections Page at the time of the accident
- The insured reported the accident to us promptly
- The operator involved in the accident was the insured, a household member, or a person who customarily operates the vehicle, and the operator was listed on the Coverage Selections Page at the time of the accident
- The operator involved in the accident was not listed on the Coverage Selections Page as an excluded driver for the vehicle at the time of the accident
- At the effective date of the next renewal term, there are no other accidents being waived on the policy due to Accident Forgiveness
- There is no more than one surchargeable incident on the policy
- There is at least one listed driver with six or more years of experience
- This endorsement continues to be attached to the policy

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Discounts, Coverages & Pay Plans

Massachusetts

## Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

## Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

## Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

## Payment Options

- Pay Plans
- Ways to Pay/Accepted forms of payment

## Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

# Payment Options

## Pay Plans

**1 Pay** – 100% down payment required at inception of policy. No installment or service fees. Required for all insureds that have canceled for nonpayment within 24 months

**1 Pay with Paid in Full Discount** – 100% down payment required at inception of policy, for renewal business, required prior to the first invoice's due date. No installment or service fees. Not available for any insureds that have canceled for nonpayment within 24 months

**2 Pay**<sup>†</sup> – 2 equal installments. 50% down payment required at inception of policy. 2nd installment of 50% is due on the first day of the 5th month of the policy

**4 Pay**<sup>†</sup> – 4 equal installments. 25% down payment required at inception of policy. 3 remaining equal installments are due on the first day of months 3, 5 and 7

**10 Pay**<sup>†</sup> – 10 installments. 20% down payment required at inception of policy. 9 remaining equal installments will be billed in months 2-10

**10 Pay Preferred**<sup>‡</sup> – 10 equal installments. 10 equal installments are due on the first day of months 1-10. Can only be applied to renewal policies and existing agency business written with Plymouth Rock

**EFT 12 Pay**<sup>†</sup> – 15% down payment required at inception of policy. 11 remaining equal installments will be billed in months 2-12. No installment or service fees

**EFT 12 Pay Preferred**<sup>‡</sup> – 12 equal installments will be billed in months 1-12. No installment or service fees. Can only be applied to renewal policies and existing agency business written with Plymouth Rock

\* A \$6 service fee will apply for all non-EFT installment plans.

† EFT Payment is available with no service fee for all payment options and is required for 12 Pay and 12 Pay Preferred.

‡ Preferred Payment plans are only available to existing agency business; all new-to-the-agency business will use Standard Payment plans.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted Forms of Payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Payment Options

Ways to Pay/Accepted Forms of Payment

### Ways to Pay/Accepted forms of payment

- Online at [prac.com](http://prac.com)
- Using Plymouth Rock Quick Pay at [plymouthrock.com/quickpay](http://plymouthrock.com/quickpay)
- By phone 24/7 at 866-353-6292
- Through your Plymouth Rock agent
- Mail a payment directly to Plymouth Rock using the following address:

#### Plymouth Rock Assurance Corporation

Payment Processing Center  
PO Box 55933  
Boston, MA 02205

### Accepted forms of payment

- Checking or Savings account
  - This will be a one-time electronic withdrawal using a bank routing and account number
- Credit or Debit card
  - Current cards accepted include Visa, MasterCard and Discover

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted Forms of Payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

## Exclusive Plymouth Rock Programs

### Get Home Safe®

### Get Home Safe®

The Plymouth Rock Get Home Safe® program benefits are included in all policies at no extra cost.

#### • Features

- Plymouth Rock will cover the fare for a one-time, one-way taxi or car service ride home, up to \$50 per policy year if an insured finds him or herself in a situation where it might be unsafe to drive (excluding mechanical breakdowns)
- Using this service will not cause rates to increase, it is simply an added benefit

#### • Reimbursement Process

- **Step 1:** Obtain a receipt for the ride
- **Step 2:** Complete the Get Home Safe Reimbursement Form and submit electronically at:  
[prac.com/customer-and-eservices/safety-tips/get-home-safe](http://prac.com/customer-and-eservices/safety-tips/get-home-safe)
- **Step 3:** Email a scanned copy of the receipt to [eservice@plymouthrock.com](mailto:eservice@plymouthrock.com) (scan must be legible)

Or, an insured may print and mail the receipt and completed form to:

**Get Home Safe**  
Plymouth Rock Assurance  
P.O. Box 1620  
Boston, MA 02112-9100

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Discounts, Coverages & Pay Plans

Massachusetts

### Discounts

- Advanced Shopper Discount
- Companion Package Discount
- Motor Club Discount
- eDocuments Discount
- Agency Transfer Discount
- Paid in Full Discount
- Safety Pledge Discount
- Affinity Group Discounts

### Assurance Packages

- Essential Assurance
- Assurance Plus Loyalty Rewards
- AARP Assurance Plus
- Assurance Preferred
- Assurance Premier

### Additional Coverages

- Loan/Lease Gap Coverage
- Optional New Car Replacement
- Accident Forgiveness

### Payment Options

- Pay Plans
- Ways to Pay/Accepted Forms of Payment

### Exclusive Plymouth Rock Programs

- Get Home Safe®
- Renewal Account Review (RAR)

[plymouthrock.com](http://plymouthrock.com)

## Exclusive Plymouth Rock Programs

### Renewal Account Review (RAR)

### Renewal Account Review (RAR)

With Plymouth Rock's Renewal Account Review program, you can easily remarket business from your agency more efficiently and even offer special discounts to your customers. Re-quoting renewal business and moving customers to another carrier can be time-consuming, which is why Plymouth Rock has given you a tool to make the transition smoother.

#### • Eligibility

- In order to be eligible for the Renewal Account Review program, a policy must already be controlled by your agency and currently written with another carrier

#### • Benefits

Using the Renewal Account Review program, your customer will get competitive rates along with:

- A 2% Agency Transfer discount for the first term of coverage
- 10% down payment option for direct bill or EFT customers

**By combining Renewal Account Review with Advanced Shopper Discount, customers can receive up to a 10% discount**

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Claims, Online Services & Other Programs

Massachusetts

## Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

## eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

## Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

## Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

Click on any bullet on the left to view the content.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Claims, Online Services & Other Programs

Massachusetts

## Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

## eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

## Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

## Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## Claim Services

How to follow up on an existing claim?

A new claim can be reported 24 hours a day, 7 days a week by calling (toll free) **888-324-1620**

## How to follow up on an existing claim?

To check the status of an existing claim, customers and agents can call the Plymouth Rock Claims team at 617-951-1000 Monday through Friday from 8 am to 5 pm.



More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Claims, Online Services & Other Programs

Massachusetts

## Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

## eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

## Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

## Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## Claim Services

Claims Contact Info

A new claim can be reported 24 hours a day, 7 days a week by calling (toll free) **888-324-1620**

## Claims Mailbox Info

### Plymouth Rock Assurance Corporation

Claims Department  
PO Box 9112  
Boston, MA 02112-9112

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## Claim Services

Claims Made Easy

A new claim can be reported 24 hours a day, 7 days a week by calling (toll free) **888-324-1620**

### Claims Made Easy

At Plymouth Rock we've taken great strides to make the claims process as seamless as possible for our customers. We provide our customers Door to Door Valet Claims Service®, Crashbusters® vans and the convenience of emailing vehicle damage photos.

#### Door to Door Valet Claims Service

- This exclusive Plymouth Rock program simplifies the claims process. At no additional cost we will:
  - Tow the damaged vehicle to a participating shop of the customer's choosing
  - Arrange a rental car (if the customer's policy includes Substitute Transportation coverage)
  - After repairs are completed and inspected, deliver the car directly back to the customer
  - Return the rental car on the customer's behalf
  - Guarantee repairs for as long as the customer owns or leases the vehicle

#### Crashbusters®

- Rather than dealing with the hassle of bringing a damaged vehicle to an appraiser, our Crashbusters vans bring the appraiser directly to the customer's vehicle to assess the damage
- In many cases, the claim can be paid on the spot, which eliminates the need to wait for a check to arrive by mail
- A customer can then take their vehicle to the repair shop of their choice, including one of our referral repair shops that come with our Guaranteed Repairs

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

Plymouth Rock eSales

### Plymouth Rock eSales

#### What is Plymouth Rock eSales?

eSales is an ecommerce platform that allows prospects to quote and buy online – either from the Plymouth Rock website or from your website. You can request a unique eSales URL from your Marketing Representative. No matter where a prospect buys, every policy sold is assigned to an agency for a marketing fee.

#### Why is eSales important?

- In 2014, 71% of consumers shopping for car insurance quoted online\*
- Through eSales, Plymouth Rock delivers business to your agency
- It's quick, easy and efficient for consumers
- eSales gives your agency the opportunity to quote and sell online

#### Want to get a unique eSales URL for your agency?

Talk to your Plymouth Rock Marketing Representative.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

### Post-Sale Consultation

#### Post-Sale Consultation

What do I do after a sale has been made through eSales?

The key difference with an eSales policy is that the customer has purchased their policy before benefiting from your consultation. Once you've completed the Administrative Review, call the customer to introduce yourself and your agency.

This interaction is the customer's first impression of your agency. Remember the typical eSales customer started on plymouthrock.com, got a quote online, and purchased online or over the phone through the Plymouth Rock Sales Center. They've had little to no experience with your agency, and may not understand the independent relationship between you and Plymouth Rock, so take a few minutes to explain this relationship.

**We recommend several steps in the Post-Sale Consultation phase:**

- Step 1:** Make phone contact with the customer. If you reach a voicemail:
- Leave a voicemail, and follow up with an email. The email content should work for a customer who hasn't yet met you or received your assistance. They don't yet know the role you and your agency play in their quote or purchase process so you can explain that in your email.
  - Expect to follow up more than once. **Suggestion:** Keep voicemail messages upbeat, but also convey a sense of urgency so they know it's important to contact you to ensure accuracy of their transaction.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

### Post-Sale Consultation

- You may want to say that you're calling about their new Plymouth Rock policy, and explain your role as an independent agent.

**Step 2:** Provide a post-sale consultation for the customer.

- Explain the independent relationship between your agency and Plymouth Rock and how you represent various insurance carriers, including Plymouth Rock.

#### **Discuss whether this is the right policy for their needs:**

- Does it include the coverages and limits that are appropriate for their circumstances?
- Does the policy include all qualifying discounts that can help lower the price?

- Are the deductibles set at an appropriate level?

- Does the payment plan work for the customer?

- Is the date of first licensure accurate?

**Step 3:** Look for opportunities to round out the account:

- Up-sell coverages or endorsements.
- Cross-sell home, umbrella and other lines of business.
- Ask for referrals of others that may benefit from an insurance review.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

### Unregistered Vehicles

#### Unregistered Vehicles

Policies insuring newly purchased or transferred vehicles cannot be issued until the vehicle is registered. The Plymouth Rock Sales Center can bind a Plymouth Rock policy for the new owner on behalf of an agent in the Plymouth Rock eSales program.

The Plymouth Rock Sales Center will:

- Bind the coverage on the unregistered vehicle
- Issue the RMV-1 to the insured
- Email you about the bound policy:

#### Example:

Subject: \*Pending Registration\* You have a new Plymouth Rock customer, [Insured Name].

- Issue the policy after the vehicle is registered
- Email you when the policy is issued:

#### Example:

Subject: ISSUED RE: \*Pending Registration\* You have a new Plymouth Rock customer, [Insured Name].

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

Plymouth Rock Agent Quote Marketplace

### Plymouth Rock Agent Quote Marketplace

#### What is the Agent Quote Marketplace (AQM)?

AQM is a proprietary and patent-pending application designed to connect drivers in the market for auto insurance and authorized independent agents who can offer quotes from multiple insurance providers.

AQM locates real customers in a sea of potential leads—many of which are outdated and irrelevant—and gives consumers the opportunity to compare auto insurance quotes from multiple carriers, not just from Plymouth Rock.

#### How does it work?

The tool helps agents find customers who are interested in working with an independent agent, would like to receive quotes from several carriers and who have agreed to be contacted by an independent agent.

AQM acts as a centralized online lead source for agents looking to connect with the growing population of drivers that shop online for insurance, but also value the advice and personalized service of a local independent agent.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## eSales & Agent Quote Marketplace

Plymouth Rock Agent Quote Marketplace

### How often are quotes added?

New quotes are added every day from Plymouth Rock's online quoting system. Once a customer opts in, an authorized agent in the customer's geographic area has the opportunity to connect and provide quotes from other insurance carriers that the agent represents.

### How are quotes delivered?

AQM allows agents to retain control to select the profile of leads that works for them, with real-time delivery via the web and/or email and immediately transferrable to the agent's comparative rater.

### How can I get access to leads in AQM?

Talk to your Plymouth Rock Marketing Representative to learn more.





## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance



If your agency is Authorized to Offer the AARP Massachusetts Auto Insurance Program from Plymouth Rock Assurance, you're on your way to writing new business with this powerful program. If your agency is not yet Authorized to Offer, contact your Plymouth Rock Marketing Representative to find out how to begin the process of becoming authorized.



## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

My agency is authorized, what's next?



### My agency is authorized, what's next?

Below are several steps to help you effectively promote and sell this program:

#### Step 1: Become a program expert.

Now that your agency is Authorized to Offer the program, it's time to become an AARP specialist. Familiarizing yourself with the program, its unique discounts, member benefits and advantages, will maximize your ability to effectively write new AARP business.

#### Step 2: Use your resources.

As an Authorized to Offer agent, you have access to the Plymouth Rock Brand Resource Center (BRC). This web-to-print portal allows you to print and/or download pre-approved AARP marketing materials - everything from sell sheets to radio advertisements to postcards. Here are some quick tips for using the BRC:

- Access the BRC at <http://bfiprint.com/PRAC.html>. Remember to bookmark the link for future reference.

- Each agency will be assigned a designated user who will have access to create orders. The user will receive a welcome email from BFI Print, the vendor that manages the BRC.

- The log-in name is the designated user's email address and the password is included in the welcome email. The password should be changed upon log-in.

#### Step 3: Get familiar.

Once you're logged into the BRC, there are five materials that we recommend downloading and reading as you familiarize yourself with the program:



## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

My agency is authorized, what's next?



Massachusetts Auto Insurance Program  
from **Plymouth Rock**  
assurance.

- Brand Resource Center Training Manual
- MyAARPConnection.com Guide
  - Learn how to verify and renew memberships for AARP members, and enroll new customers as AARP members
- Top 10 AARP Guidelines to Remember
  - Useful tips and guidelines for marketing and selling the program
  - To access this document, select the "Resources" tab from "Downloadable Collateral" in the "AARP Collateral" folder
- Brand Resource Center Guidelines
  - To help you understand which marketing materials are available and how to use each one, refer to the Agent Guidelines document which is also available in the "Resources" tab in the BRC
- Agent Quote Sheet
  - Get a step-by-step breakdown for quoting the AARP discount using both WinRater and AgentWeb. The document can be found in the "Resources" tab



## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

What should I do first?



Massachusetts Auto Insurance Program  
from **Plymouth Rock**  
assurance.

### My customer is interested in the AARP® Massachusetts Auto Insurance Program from Plymouth Rock. What should I do first?

- To be eligible for the discount, a customer must first have an active AARP membership. Plymouth Rock can validate most AARP memberships in both WinRater and AgentWeb. If a membership cannot be validated using these systems:
  - Secure the customer's membership number at the point of sale from their membership card
  - If a customer is unable to provide you with the membership number, the membership can be verified by visiting [www.MyAARPConnection.com](http://www.MyAARPConnection.com)
  - If the customer does not have an active AARP membership but is interested in the program, they can become an AARP member at [www.AARPenrollment.com](http://www.AARPenrollment.com)

**Note:** There are several ways to politely confirm that your customer meets the age criteria (at least 49 1/2 years old) required for AARP membership. Some common ways include checking the customer's birth year and asking if anyone in their household has an AARP membership.



# Claims, Online Services & Other Programs

Massachusetts

## Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy

## eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

## Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

## Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

# AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program



## What are the advantages of buying a policy through the program?

- AARP members in Massachusetts can save money on both auto and home insurance - and get extra benefits - through the program.

## Discounts

- Eligible Massachusetts residents can receive a 6% discount on auto insurance through the program.
- By bundling a homeowners policy from Bunker Hill Insurance with an auto insurance policy from Plymouth Rock through the AARP Massachusetts Auto and Home Insurance Program from Plymouth Rock Assurance and Bunker Hill Insurance, customers can receive up to a 20% discount on their auto insurance and up to a 26% discount on their homeowners insurance.

## Lifetime Continuation Agreement

- Once insured through the program for at least 60 days, a customer cannot be refused renewal as long as applicable premiums are paid when

due, a good driving record is maintained and certain other requirements are met.

- If the customer also buys a Bunker Hill home policy through the program, the Lifetime Continuation Agreement applies to that policy as long as the customer pays their premiums when due, takes care of their home and meets certain other requirements.

## Assurance Plus Loyalty Rewards Program

- Customers in the program are immediately enrolled into AARP Assurance Plus Loyalty Rewards, which includes benefits like cell phone and laptop replacement coverage, and pet injury coverage at no additional cost.

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## Plymouth Rock Online Services

### eDocuments

#### eDocuments

Customers can elect to receive their policy documents electronically with our eDocuments program and receive up to a 4% discount:

- If a customer intends to sign up for eDocuments, the agency should check the box when submitting a new business policy or when amending an existing policy
- The discount is immediately applied and the customer will receive an email invitation with a link to enroll in eDocuments
- New business customers will have to enroll in eDocuments within the first 30 days of the term and renewal business within the first 65 days of the current term in order to keep the discount
- Discount can only be applied as of the policy's effective date, not mid-term

More Than Just Insurance.

**Plymouth Rock**  
assurance®

# Claims, Online Services & Other Programs

Massachusetts

## Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

## eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

## AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

## Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

## Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

# Plymouth Rock Online Services

## eServices & eReminders

### eServices

eServices are provided at no additional cost to all Plymouth Rock customers who sign up. The benefits included are as follows:

- Customers can access policy, billing and claims information online 24/7
- Make online payments on desktop or mobile
- Receive policy coverage selections pages, installment bills and most other policy-related documents electronically
- Access Savings Pass Discounts
  - 5-20% discounts on important auto-related products and services

Sign up for eServices at [plymouthrock.com/eServices](http://plymouthrock.com/eServices)

### eReminders

Massachusetts drivers can opt to receive email reminders when driver's license, vehicle registration or vehicle inspection is due for renewal. eReminders is offered to all Massachusetts drivers at no additional cost, even if they are not insured by Plymouth Rock.

Sign up for eReminders at [plymouthrock.com/eReminders](http://plymouthrock.com/eReminders)

- Email reminders are sent approximately 30 days prior to the following:
  - Massachusetts license renewal date
  - Vehicle registration expiration date
  - Vehicle inspection date
- Plymouth Rock also lets drivers sign up for email notifications on any vehicle recall alerts or car seat recalls from the National Highway Traffic Safety Administration

More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

## Contact Information

### Customer Service/Underwriting

#### Private Passenger Auto

**Phone:** 866-353-6292 (M-F, 8 am to 5 pm)

**Email:** processingrequests@prac.com

**Fax:** 617-951-1021

#### Commercial Auto

**Phone:** 877-784-5099 (M-F, 8 am to 5 pm)

**Email:** processing@pilgrimins.com

**Fax:** 617-790-1815

#### Bunker Hill Home Insurance

**Phone:** 866-322-2442 (M-F, 8 am to 5 pm)

**Email:** processing@bunkerhillins.com

**Fax:** 617-956-1770 or 617-956-1774

### Claims

#### Private Passenger and Commercial Auto

**Phone:** 617-951-1000 (M-F, 8 am to 5 pm)

**Email:** claimsne@plymouthrock.com

**Fax:** 617-951-1021

#### Bunker Hill Home Insurance

**Phone:** 617-956-1777 (questions on existing claims; M-F, 8 am to 5 pm)

**Phone:** 888-472-5246 (to file a new claim; 24/7)

**Email** (to file a new claim): FNOL@bunkerhillins.com (agents only)

**Fax:** 617-956-6445



More Than Just Insurance.

**Plymouth Rock**  
assurance®

## Claims, Online Services & Other Programs

Massachusetts

### Claims Services

- How to follow up on an existing claim?
- Claims Contact Info
- Claims Made Easy
- What should I do first?
- What are the advantages of buying a policy through the program?
- Discounts
- Lifetime Continuation Agreement
- Assurance Plus Loyalty Rewards Program

### eSales & Agent Quote Marketplace

- Plymouth Rock eSales
- Post-Sale Consultation
- Unregistered Vehicles
- Plymouth Rock Agent Quote Marketplace

### AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance

- My agency is authorized, what's next?

### Plymouth Rock Online Services

- eDocuments
- eServices & eReminders

### Contact Information

- Customer Service/Underwriting, Claims Roadside Assistance, Agency Services

[plymouthrock.com](http://plymouthrock.com)

## Contact Information

### Roadside Assistance – Quest Towing Service

#### 24-hour Roadside Assistance

Phone: 855-513-5174

### Agency Services

#### Agency Help Desk

Phone: 888-585-3549

#### Agent Supplies

Phone: 617-951-1520

#### Marketing

Phone: 617-951-1075

Fax: 617-951-1513

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.

[back ▶](#)