

INDEX

	Page Number		Page Number
A		G	
Agreed Amount Comprehensive.....	31	Garaging, Place of.....	3
Annual Mileage Discount.....	13	Glass Deductible.....	1
Auto Homes - See Motor Homes (Self-propelled).....	28	H	
B		High-Theft Vehicles.....	17
Bodily Injury to Others.....	1	I	
Business Use.....	24	Inexperienced Operators.....	23
C		Installment Payment of Premiums.....	7
Camper Bodies.....	28	Insurance Certificates.....	5
Cancellations.....	8	Insureds 65 and Older – Discount.....	13
Certificates.....	5	L	
Certified Risks Financial Responsibility Laws	5	Leased Vehicles Under Long Term Contract	9
		Limits.....	1
Continuous Coverage Discount.....	14	Low Frequency Coverage.....	14
Class 15 Discount.....	13	Low Speed Vehicles.....	29
Classification Changes.....	25	M	
Classifications - Private Passenger.....	23	Massachusetts Automobile Insurance	
Comprehensive.....	1	Policy – Eligibility.....	1
Compulsory Insurance Coverage.....	1	Massachusetts Vehicles Garaged Out of	
Coverage Availability.....	2	State.....	4
Coverages and Limits.....	1	Medical Payments Insurance.....	1
Compulsory Insurance Coverages.....	1	Merit Rating Plan.....	35
Optional Insurance Coverages.....	1	Minimum Premiums.....	5
Customized Vans and Pickups.....	32	Miscellaneous Rating Factors.....	RS-1
D		Miscellaneous Motor Vehicles.....	RS-2
Damage to Someone Else's Property -		Model Year Definition.....	15
Property Damage.....	1	Motorcycles - Motorscooters, Mopeds.....	30
Deductible Insurance:		Motor Homes (Self-propelled).....	28
Parts 7, 8 and 9.....	7	Motor Vehicle Registration Certificate.....	5
Personal Injury Protection.....	26	Multi-Car Discount.....	13
Definition - Private Passenger Automobiles...	23	N	
Deposit Premium Rule.....	7	New Business.....	3
Discounts – Motorcycles.....	30	Non-Owned Automobiles.....	33
Discounts Private Passenger Automobiles...	13	O	
Driver Training.....	25	Operator Assignment.....	24
E		Operator Use, Principal & Occasional.....	25
Eligibility.....	1	Out of State Codes.....	T-2
Employers Subject to Mass. Workers'		Out of State Garaging.....	4
Compensation Act.....	7	P	
Excess Electronic Equipment Coverage.....	31	Personal Injury Protection Deductible Form...	26
Endorsement Index.....	B-1	Pick-ups, Vans, and Similar Type Vehicles....	32
Excluded Operator.....	24	Plates Returned Receipt.....	9
Experienced Operator.....	23	Policy and Forms.....	B-2
Expiration of Assignment.....	3	Policy Period.....	4
Extra-Risk Rating		Pre-Insurance Inspection Program.....	34
(Collision & Comprehensive).....	21	Premium Calculation Rule.....	6
F		Private Passenger Definition.....	23
Financial Responsibility Laws - Certified		Private Passenger Classifications.....	23
Risks	5	Property Damage – Damage to Someone	
Fire, Theft and Combined Additional		Else's Property.....	1
Coverages.....	15	Pro-Rata Table.....	11
		Instructions for Use	9

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

R	Page Number	T	Page Number
Rates.....	R-1	Termination of Insurance.....	8
Registry of Motor Vehicles Procedures.....	39	Territory Definitions.....	T-1
Reinstatement.....	9	Theft of Vehicle or Plates.....	8
Renewals.....	2	Towing and Labor Cost.....	27
Residence and Location.....	3	Trailers Designed for Use With Private Passenger Motor Vehicles.....	27
S		Transportation of Fellow Employees.....	26
Sale or Transfer of Motor Vehicle.....	9	U	
Satisfactory Driver Training Program.....	25	Underinsured Motorists – B.I. Caused by Underinsured Auto.....	2
Short Rate Table.....	12	Uninsured Motorists – B.I. Caused by Uninsured Auto.....	1
Instructions for Use	9	Use of Other Automobiles.....	33
Short Term Policies –		V	
Recreational Vehicles.....	4	Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	7
Short Rate Table for Short		Vehicle Rating Group Program.....	15
Term Policies.....	12	VRG Assignment by Price List.....	R-37
Specialty and Classic Cars and		VRG/Model Year Relativities.....	R-35
Motorcycles.....	29	W	
Standard Procedures.....	2	Waiver of Deductible.....	1
Stated Amount Coverage.....	29	Whole Dollar Premium Rule.....	7
Stated Amount Divisors.....	R-38	Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto.....	7
Stated Amount Rates.....	R-39		
Substitute Transportation.....	7		
Surrender of Registration Plates.....	9		