



**ARBELLA**  
INSURANCE GROUP

# Auto Coverages and Discounts

ENDORSEMENT	BENEFIT	ELIGIBILITY REQUIREMENTS
<b>Arbella Customer Care Package</b> 10AR1259	<ul style="list-style-type: none"> <li>Applies to voluntary auto policies at no cost</li> <li>New Vehicle Replacement Cost</li> <li>Trip Interruption</li> <li>Enhanced Substitute Transportation</li> <li>Replacement Cost on Mechanical parts</li> <li>Enhanced Towing and Labor</li> </ul>	<ul style="list-style-type: none"> <li>Excludes MAIP policies</li> <li>Eligible vehicles must carry the applicable coverage (parts 7–11) to receive the enhanced coverage benefit; refer to endorsement 10AR1259 04/11 for the complete context of coverage provisions, limitations, and exclusions</li> <li>Note: Visit <a href="http://www.arbella.com">www.arbella.com</a> “Tools &amp; Guides” section for all endorsements Arbella offers.</li> </ul>
<b>Snowplow Endorsement—\$30-\$85</b> 10AR1278	<ul style="list-style-type: none"> <li>Provides coverage for direct and accidental damage or loss to a snowplow installed in or upon an insured vehicle. The endorsement covers the blade, drive mechanism for the blade, and the attaching hardware.</li> <li>Endorsement features a flat \$200 deductible on the snowplow.</li> </ul>	<ul style="list-style-type: none"> <li>Available for purchase—cost range \$30-\$85</li> <li>Two coverage limits available: \$2500 or \$5000.</li> <li>Six premium charges depending on limit chosen and existing physical damage coverage on the vehicle.</li> </ul>
<b>Accident Forgiveness—\$45</b> 10AR1273	<ul style="list-style-type: none"> <li>We will waive your customer's surcharge points for the first qualifying surchargeable accident that occurs after purchasing the endorsement.</li> <li>For complete eligibility requirements, please see the endorsement language.</li> </ul>	<ul style="list-style-type: none"> <li>Available for purchase at a cost of \$45</li> <li>All experienced operators listed on the policy must be SDIP 99 including deferred and excluded drivers</li> <li>Policies with inexperienced operators may qualify but only experienced SDIP 99 operators are eligible</li> <li>Only one accident will be forgiven at a time, regardless of the number of at-fault accidents that occur</li> <li>The at-fault accident must have been caused by one of the experienced rated SDIP 99 operators listed on the policy and the vehicle involved must be listed on the Coverage Selections Page</li> <li>For complete eligibility requirements, please refer to the endorsement.</li> <li>Applies to any qualifying voluntary policies (not MAIP assigned)</li> </ul>
<b>Personal Property Package—\$25</b> 10AR1268	<ul style="list-style-type: none"> <li>Provides personal belongings and glass repair coverage as a result of covered loss.</li> <li>The personal belongings portion applies to an insured's vehicle that was involved in a covered collision or comprehensive loss (excluding glass breakage).</li> <li>See full details in the endorsement language.</li> <li>No deductible applies.</li> </ul>	<ul style="list-style-type: none"> <li>Available for purchase at a cost of \$25.</li> <li>No individual may collect twice for the same loss.</li> <li>Coverage is limited to one such device per occurrence and once such occurrence during the policy term.</li> </ul>
<b>Pet Lover's—\$20</b> 10AR1267	<ul style="list-style-type: none"> <li>Provides up to \$500 in veterinary fees for injuries to a dog or cat that was a passenger in an insured's vehicle that was involved in a covered collision or comprehensive loss.</li> <li>No deductible applies.</li> </ul>	<ul style="list-style-type: none"> <li>Available for purchase at a cost of \$20.</li> <li>The dog or cat must have been occupying your auto when involved in a covered Part 7, Collision or Part 8, Limited Collision or Part 9, Comprehensive loss to your auto.</li> <li>No individual may collect twice for the same loss.</li> <li>Coverage is limited to one occurrence and one pet during the policy term.</li> </ul>



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<p><b>Paid In Full Discount</b> 3% all parts</p>	<ul style="list-style-type: none"> <li>Rewards policyholders for paying their policy in full</li> </ul>	<ul style="list-style-type: none"> <li>For new business, full payment must be made with the down payment</li> <li>For renewal business, full payment must be made by the first installment due date</li> <li>This discount can only be added to a policy as of the policy's effective date and cannot be added midterm</li> <li>Policies with finance company payments do not qualify for the discount</li> <li>Discount does not apply to Tier P, Q, R, S policies and cannot be combined with our Marketing Partners Discount</li> </ul>
<p><b>Driver Simulator Discount</b> 7% parts 1, 2, 4, 5 and 7</p>	<ul style="list-style-type: none"> <li>Recognizes and rewards inexperienced drivers who successfully complete basic driver training and an advanced driver training program that has both simulator-based and online components and is preapproved by Arbella</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to Classes 25 and 26 operators who are rated drivers meeting eligibility</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Certificate of program completion (copy) must be kept on file with agent and is subject to audit</li> <li>Does not apply to antiques, trailers, motor homes or motorcycles</li> </ul>
<p><b>Marketing Partners Discount</b> 5% all parts</p>	<ul style="list-style-type: none"> <li>Rewards policyholders who are contributors to an organization that is involved in a marketing relationship with Arbella</li> </ul>	<ul style="list-style-type: none"> <li>Policyholder must have a verifiable business relationship* with a marketing partner of Arbella during the 12 months preceding the policy effective date.</li> <li>Policyholder must be continuously enrolled in either electronic funds transfer (EFT) or has paid their policy in full at the time of the submission of the new business application or by the policy's effective date at renewal.</li> <li>Cannot be combined with our Paid In Full Discount</li> </ul> <p><small>*A verifiable business relationship is defined as an individual who is a verifiable financial contributor to an IRS Section 501(c)(3) organization.</small></p>
<p><b>Arbella Advantage</b> 7% of total new business premium and 3.5% of total renewal premium on first renewal term</p>	<ul style="list-style-type: none"> <li>Rewards new auto policyholders having one or more qualifying additional personal lines policies (other than auto)</li> <li>Rewards customers for 2 years</li> </ul>	<ul style="list-style-type: none"> <li>Applies when new auto business is submitted electronically via arbella.com and the insured has:                             <ol style="list-style-type: none"> <li>Most recent auto insurance with a company other than Arbella (subject to agent verification)</li> <li>One or more additional personal lines policies (other than auto) insured with one of the Arbella Insurance Group companies or an HO-3, HO-4, or HO-6 policy with the Fair Plan</li> <li>Same agent must write both the auto and home policies</li> </ol> </li> <li>Does not apply to antiques or motorcycles</li> </ul>
<p><b>Account Credit</b> 10%—with an additional PL policy (other than auto) insured with Arbella or with a Fair Plan policy 5%—Homeowners policy is with a carrier that does not write MA auto</p>	<ul style="list-style-type: none"> <li>Rewards auto policyholders having one or more qualifying additional personal lines policies (other than auto)</li> <li>May be added to a policy at any time during the term</li> </ul>	<ul style="list-style-type: none"> <li>Applies when an insured has either:                             <ol style="list-style-type: none"> <li>One or more additional personal lines policies insured with one of the companies within the Arbella Insurance Group, subject to agent verification, or</li> <li>an HO-3, HO-4 or HO-6 with the Fair Plan or another company that does not write Massachusetts private passenger automobile policies. This homeowners policy must be written by the same agent who writes the automobile policy.</li> </ol> </li> <li>Inexperienced operators who have a standalone policy may receive the Account Credit if the following eligibility criteria are met:                             <ol style="list-style-type: none"> <li>Parents have an HO-3, 4, or 6 policy with Arbella, Fair Plan, or another company that does not write Massachusetts private passenger automobile policies</li> <li>Parent's policy has an Arbella Account Credit discount on their policy</li> <li>Inexperienced operator of an Arbella insured must reside with their parents</li> <li>Effective for policy effective dates of May 25, 2011 and later</li> </ol> </li> <li>Does not apply to Tier P, Q, R, S policies</li> </ul>



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<b>Hybrid Discount</b> 10% parts 1, 2, 4, 5, 7, 8 & 9	<ul style="list-style-type: none"> <li>Recognizes and rewards policyholders who purchase a qualifying hybrid vehicle</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to qualified hybrid vehicles that use two or more distinct power sources to propel the vehicle or are propelled solely by electric power</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Does not apply to Tier P, Q, R, S policies</li> </ul>
<b>Good Student Discount</b> 5% Parts 1, 2, 4, 5, 7, & 9	<ul style="list-style-type: none"> <li>Recognizes and rewards good student drivers</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to Classes 17, 18, 20, 21, 25, 26</li> <li>Operator must be a full time student AND in upper 20% of class OR "B" or higher average or Dean's List or Honor Roll</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Does not apply to Tiers P, Q, R, S</li> <li>Requires that documents substantiating Good Student discount eligibility be kept on file with agent and are subject to audit</li> <li>Discount is removed at renewal and may be reapplied if rated driver meets eligibility requirements</li> <li>Cannot be combined with Military Away or Student Away discounts</li> <li>If eligible for both Good Student and Student Away, Student Away discount will apply</li> </ul>
<b>Student Away Discount</b> 10% parts 1, 2, 4, 5, 7 & 9	<ul style="list-style-type: none"> <li>Recognizes the reduced driving exposure for rated drivers attending an accredited educational institution more than 100 miles from the vehicle's principal place of garaging</li> <li>May be added at any time during the term</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to Classes 17, 18, 20, 21, 25, and 26 who are rated drivers</li> <li>Student operator must not have regular access to the covered vehicle while at school</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Does not apply to Tier P, Q, R, S policies</li> <li>Requires that documents substantiating Student Away discount eligibility be kept on file with agent and are subject to audit</li> <li>Discount is removed at renewal and may be reapplied if rated driver meets eligibility requirements.</li> <li>Cannot be combined with Good Student or Military Away discounts. If eligible for both Good Student and Student Away, Student Away discount will apply</li> </ul>
<b>Military Away Discount</b> 10% parts 1, 2, 4, 5, 7, & 9	<ul style="list-style-type: none"> <li>Recognizes and rewards drivers deployed on active military duty</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to all rated operators classes</li> <li>Operator deployed on active military duty over 100 miles from principal garaging</li> <li>Operator does not have access to vehicle while deployed</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Does not apply to Tier P, Q, R, S policies</li> <li>Discount is removed at renewal and may be reapplied if rated driver meets eligibility requirements</li> <li>Cannot be combined with Military Away or Student Away discounts</li> </ul>
<b>Annual Mileage Discount</b> <b>Class 15:</b> 10% 0–5,000 miles; 5% 5,001–7,500 miles <b>All other classes:</b> 15% 0–7,500 miles, 7% 7,501–9,999 miles; applicable to parts 1–8 & 12	<ul style="list-style-type: none"> <li>Rewards individuals who drive less</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Annualized miles may be subject to verification using RMV odometer records</li> <li>Does not apply to antiques</li> </ul>



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<b>Loyalty Discount</b> 1% of total policy premium	<ul style="list-style-type: none"> <li>Rewards customers who stay with Arbella</li> </ul>	<ul style="list-style-type: none"> <li>Requires auto to have been insured with Arbella for at least 12 consecutive months*</li> <li>Discount can be added only as of the policy effective date (cannot be added midterm)</li> <li>Discount will be removed once a policy has no longer been in effect for 12 consecutive months</li> <li>Does not apply to Tier P, Q, R, S policies</li> </ul> <p>*Exceptions may apply for book transfers and accounts with more than one auto policy. Please contact your underwriter for details.</p>
<b>Multi-Vehicle Policy Discount</b> 2% parts 1, 2, 4, 5, 7, 8 & 9	<ul style="list-style-type: none"> <li>Simplifies service and billing</li> <li>Rewards eligible vehicle combinations</li> <li>May be added at any time during the term</li> </ul>	<ul style="list-style-type: none"> <li>Must cover 2 or more vehicles, including motor homes, motorcycles, trailers, or any eligible combination. Does not apply to Antiques. For full details, see the Rates and Rules manual.</li> <li>Discount will be removed once a policy no longer has multiple vehicles.</li> <li>Does not apply to Tier P, Q, R, S policies.</li> </ul>
<b>Advanced Driver Training Discount</b> 5% parts 1, 2, 4, 5 & 7	<ul style="list-style-type: none"> <li>Recognizes and rewards inexperienced drivers who successfully complete an RMV-approved advanced driver training program</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to Classes 25 and 26 operators who are rated drivers</li> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Certificate of program completion (copy) must be kept on file with agent and is subject to audit</li> </ul>
<b>Multi-Car Individual/Spouse Discount</b> 5% parts 1, 2, 4, 5, 7, 8 & 9	<ul style="list-style-type: none"> <li>Rewards policyholders having multiple autos with Arbella even if insured on different policies</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Must be an individual (or lawfully married individuals residing in the same household) who owns and insures 2 or more automobiles with Arbella</li> </ul>
<b>Multi-Car Family Discount</b> 5% parts 1, 2, 4, 5, 7, 8 & 9	<ul style="list-style-type: none"> <li>Enables Inexperienced Principal Operators to receive a 5% discount off certain coverages if they reside in the same household as their parents or guardians (who themselves are currently receiving the Multi-Car Individual/Spouse Discount).</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Does not apply to Tiers P, Q, R, S</li> <li>Note: the Multi-Car Family discount cannot be combined with the Multi-Car Individual/Spouse Discount.</li> </ul>
<b>Class 15</b> 25% parts 1–12	<ul style="list-style-type: none"> <li>Rewards experienced operators</li> </ul>	<ul style="list-style-type: none"> <li>Operator must be age 65 or older and licensed 6 years or more</li> <li>Vehicle is not used in the occupation, profession, or business of the insured.</li> </ul>
<b>Anti-Theft Device Discount</b> 5%–36% part 9	<ul style="list-style-type: none"> <li>Better anti-theft devices reduce the chance of theft loss and improve chances of recovery</li> <li>Offers 20% discount for chip keys</li> </ul>	<ul style="list-style-type: none"> <li>Applicable to private passenger automobiles as defined in Rule 27</li> <li>Applicable to commercial vehicles that are registered with the Massachusetts Registry of Motor Vehicles and that have a gross vehicle weight of 8,000 pounds or under</li> <li>Documents substantiating ATD Discounts in excess of 21% are to be maintained in agent files and are subject to audit</li> </ul>
<b>Passive Restraint Discount</b> 25% parts 2, 3, 6 & 12	<ul style="list-style-type: none"> <li>Discount for safety devices designed to protect vehicle occupants</li> </ul>	<ul style="list-style-type: none"> <li>Automobiles equipped with automatic seat belts or air bags</li> </ul>
<b>Key Auto Rating Elements</b>	Arbella provides a multi-tier approach to automobile rates in an effort to write a wide array of auto customers. While several factors influence the final premium, the following rating elements are critical to establish the proper tier and rate.	<ul style="list-style-type: none"> <li>Number of operators*</li> <li>Accidents/convictions* (6-year history)</li> <li>Years with Arbella or prior carrier</li> <li>Number of vehicles on policy</li> <li>Years licensed*</li> <li>Coverage type and level</li> <li>Multi-car discount eligible</li> </ul> <p>*Exclusive of deferred and excluded operators</p>

\*The intent of this information is for descriptive purposes only. Coverages are subject to policy terms, conditions, and limits, and not all coverages are available in all states. Exclusions may apply. Please refer to the actual policy form.