

# The Premier Insurance Company of Massachusetts

## Enhanced Coverage Endorsement

This endorsement includes changes that affect your auto policy. Please read this endorsement carefully to see how it affects your policy. Coverage does not apply to motorcycles, motor homes, camper bodies, or antiques.

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### Definitions

Your Massachusetts Automobile Insurance Policy defines several words and phrases on pages 2 and 3. Those words and phrases have the same meaning when used in this endorsement. In addition, the following phrases are defined.

They are in boldface when used.

**New Vehicle** – means an auto purchased within the last 365 days and with less than 15,001 miles as shown on the odometer. The following vehicles are not considered **new vehicles** regardless of date of purchase or miles shown on the odometer:

- 1) Vehicles previously titled under the motor vehicle laws of any state.
- 2) Substitute or non-owned vehicles.
- 3) Leased vehicles.

**Total Loss** - means a loss in which we have determined the cost to repair the vehicle to its pre-loss condition plus salvage value equals or exceeds the Actual Cash Value.

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### Coverage Enhancements

The provisions and exclusions that apply to Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) are amended to add the following:

#### **New Vehicle Replacement Cost Coverage**

If, at the time of a covered **total loss** or unrecovered theft, **your auto** is a **new vehicle**, we will pay the cost we can negotiate for a replacement of **your auto**. This replacement will be of the same year, make, model, and optional equipment as **your auto**. If such a vehicle is not available, we will pay the cost we can negotiate for a vehicle comparable in class and body type to the year, make, model, and optional equipment of **your auto**. In all cases, we will subtract the deductible amount you selected.

Our liability for any loss will not exceed the Manufacturer's Suggested Retail Price of the vehicle of the same year, make, model, and optional equipment installed on the date you took possession of **your auto**.

#### **Use of Original Equipment Manufacturer's Parts**

We will pay the amount necessary to replace an unrepairable part with a part manufactured or licensed by the original equipment manufacturer due to the direct and accidental damage to any auto to which this coverage applies. This enhanced coverage applies only if:

- 1) The loss is a covered loss;
- 2) You choose to repair all the damage to **your auto** through our ConciergeCLAIM Program; and
- 3) At the date of loss, **your auto** is of the current model year or two prior model years.

This agreement shall be considered when determining our Limit of Liability in Collision (Part 7 or 8) and Comprehensive (Part 9).

### **Enhanced Mechanical Parts Coverage**

We will not apply depreciation to replace damaged mechanical non-body related parts. This enhanced coverage applies only if:

- 1) The damage resulted from a covered loss;
- 2) You choose to repair all the damage to **your auto** through our ConciergeCLAIM Program; and
- 3) At the date of loss, **your auto** is of the current model year or two prior model years.

This agreement shall be considered when determining our Limit of Liability in Collision (Part 7 or 8) and Comprehensive (Part 9).

**The provisions and exclusions that apply to Comprehensive (Part 9) are also amended to add the following:**

### **Airbag Replacement Coverage**

If a malfunction in **your auto** causes the airbag(s) to inflate, we will pay the cost to replace the airbag(s), and its components and repair any resulting damage. We will pay only the cost not covered by any other insurance or warranty to which you may be entitled. No deductible applies to this Airbag Replacement Coverage.

**The provisions and exclusions that apply to Substitute Transportation (Part 10) are amended to add the following:**

### **Enhanced Substitute Transportation Coverage**

We will pay for the rental car until completion of the repairs of the damage to **your auto**, subject only to the daily limit you purchased for Substitute Transportation (Part 10). This enhanced coverage applies only if:

- 1) A covered loss occurs to **your auto**;
- 2) You choose to make rental car arrangements and repair all damage to **your auto** through our ConciergeCLAIM Program; and
- 3) Substitute Transportation Coverage (Part 10) applies to **your auto**.

If you require a vehicle which exceeds the daily limit you purchased, you will pay only the difference between the expense of the vehicle you choose and the daily limit you purchased.

This coverage will not duplicate any Comprehensive payments.