MAPFRE | INSURANCE

myaccount.mapfreinsurance.com

Virginie Madistin
1118 Green District Blvd
Marlborough, MA 01752-5295

To make policy changes, please contact your agent:
Berlin Insurance Group, LLC|100723
61B Milton St., Worcester, MA 01606
844-884-0843

THANK YOU FOR CHOOSING MAPFRE INSURANCE!

Dear Virginie Madistin,

Due to recent updates made to your Personal Auto Line policy, a new policy package has been created for you. This package includes a declarations page that summarizes your policy and coverages in addition to your policy documents. Please retain for your records.

FIND MORE WAYS TO SAVE

We offer a variety of savings opportunities, including an Account Discount when you insure your home and auto with us, Multi-Car Discount, Paid in Full, Good Student/Student Away Discounts, Low Mileage Discount, Marketing Partners Discount, and more! Contact your agent to learn more and see how you can qualify.

Secure an AAA membership and qualify for AAA Preferred Pricing!

QUESTIONS?

If you have questions regarding your policy, please contact your agent.

Thank you again for being a MAPFRE customer!
We've been here helping to protect your peace of mind with quality home, auto, and commercial insurance coverage since 1972. Thanks to loyal customers like you, we're the #1 home and auto insurer in Massachusetts.

Sincerely,
Jaime Tamayo
President
Chief Executive Officer

MANAGE YOUR POLICY ONLINE

Or get our app (IOS/Android)

On the Customer Portal, you can:

-Pay your bill

-View your policy

-Set up Paperless

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MAPFRE | INSURANCE

Underwritten by: The Commerce Insurance Company

Virginie Madistin
1118 Green District Blvd
Marlborough, MA 01752-5295

Policy Number: 4342964647
Policy Type: Personal Automobile Policy
Policy Start: 12/01/2023
Policy End: 12/01/2024 (12:01am EST)

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844-884-0843

COVERAGE SELECTIONS PAGE | CONSOLIDATED REINSTATEMENT

Transaction effective date: 12/01/2023

Additional / Return Premium:

SUMMARY OF CHANGES	Add/Change Discount Q017900649

VEHICLE INFORMATION

Veh. No.	Year	Make and Model	VIN	Annual Mileage	Lienholder/Lease Company
1	2015	HYUN SONATA	5NPE34AF3FH117588	999,999	Capital One Auto Finance Po Box 660068 Sacramento, CA 95866-0000

OPERATOR AND HOUSEHOLD MEMBER INFORMATION

Op. No.	Operator Name	Date of Birth	License Number	Lic. State	Merit Rating	CIC Merit Rating	Date First Licensed		Driver T-Training S-Smart B-Both	Student G-Good A-Away B-Both	Def. Op. Y/N	TNC Op. Y/N
							Auto	Motorcycle				
1	Virginie Madistin	**/**/1987	*0532	MA	99		**/**/2003				N	N

ADDITIONAL VEHICLE INFORMATION CONTINUED

Veh. No.	Principal Place of Garaging	Custom Equipment	Rating Class	Rated Driver No.	Operator Status	Motorcycle CC's	Motorcycle Value	BI/PD Sym	PIP/MP Sym	Comp Sym	Coll Sym
1	Marlborough/MA		1101	1	Principal			19	24	25	27

DISCOUNT(S) AND CREDIT(S)

Policy Discount(s)

Description	Percentage/ Credit
Shop Smart Tier	16%
Disappearing Deductible Credit (Effective 12/01/2023) *This Credit is subject to change based upon policy eligibility and/or claims activity.	$50

Vehicle Discount(s)

Veh No.	Description	Percentage

Underwritten by: The Commerce Insurance Company

FORMS AND ENDORSEMENTS		
Name	**Number**	**Edition Date**
Advisory Notice to Policyholders Paperless Discount Removal	PA823MA	01 23
Waiver of Deductible	MPY-0016-S	11 10
MAPFRE Loyalty Rewards Program	CIC-2238	05 22
Disappearing Deductible Credits	CIC-2197	12 18
Massachusetts Mandatory Endorsement	M-0099-S	12 16
MA Base Policy 2016 Edition	PA300MA	12 17
Privacy Notice	IL502 CW	10 17

ADDITIONAL INFORMATION SECTION
Loyalty Years with MAPFRE: 1

Underwritten by: The Commerce Insurance Company

COVERAGES AND LIMITS OF LIABILITY
This policy provides only the coverage for which a premium charge is shown.

Coverage	Vehicle 1 2015 HYUN SONATA				Vehicle (Year, Make, Model)			
Compulsory Insurance	**Limit**	**Deductible**	**Full Term Premium**	**Adjusted Premium**	**Limit**	**Deductible**	**Full Term Premium**	**Adjusted Premium**
1. **Bodily Injury To Others** Per Person/Accident	$20,000/ $40,000	Not Applicable	$187			Not Applicable		
2. **Personal Injury Protection** Per Person	$8,000	Full Coverage	$84					
3. **Bodily Injury Caused By An Uninsured Auto** Per Person/Accident	$100,000/ $300,000	Not Applicable	$24			Not Applicable		
4. **Damage To Someone Else's Property** Per Accident	$100,000	Not Applicable	$369			Not Applicable		
Optional Insurance								
5. **Optional Bodily Injury To Others** Per Person/Accident	$100,000/ $300,000	Not Applicable	$101			Not Applicable		
6. **Medical Payments** Per Person		Not Applicable				Not Applicable		
7. **Collision** Loss Settlement (ACV, Stated) Waiver of Deductible	ACV	$1,000 Yes	$492					
8. **Limited Collision** Loss Settlement (ACV, Stated)								
9. **Comprehensive** Loss Settlement (ACV, Stated, Agreed) $100 Glass Deductible	ACV	$1,000 No	$101					
10. **Substitute Transportation** Day/Maximum		Not Applicable				Not Applicable		
11. **Towing And Labor** Per disablement		Not Applicable				Not Applicable		
12. **Bodily Injury Caused By An Underinsured Auto** Per Person/Accident	$100,000/ $300,000	Not Applicable	$29			Not Applicable		
Excess Electronic Equipment								
Auto Loan Lease Coverage								
Limited Transportation Coverage								
Motorcycle Accessory Coverage								
Value Endorsement								
MERIT RATING PLAN	Premium Adjustment		-$226		Premium Adjustment			
PREMIUM (Per Auto)			$1,161					

Coverage Enhancements		
Coverage	**Term Premium**	**Adjusted Premium**
TOTAL POLICY PREMIUM		$1,161

MERIT RATING PLAN

The Merit Rating Plan premium adjustment for each auto is based on the driving records of the operators listed on your policy. Premium adjustments can result from incident-free driving, or from a Merit Rating Board report of an at-fault accident or traffic law violation during the five year period immediately preceding the policy effective date. The Merit Rating Board code and class of each operator are used in assigning the operators to autos in the manner described in the rating manual.

For SDIP Statement send request to sdip@mapfreusa.com or call 800-922-8276 x11101
Check carefully that all operator(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have some very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

If you have any questions, please call your agent or MAPFRE Insurance at 1-855-MAPFRE-7.

Jaime Tamayo
President & CEO

Daniel Olohan
Secretary