

RONALD E CRAVEIRO
NANCY CRAVEIRO
14 DONEGAL LN
DANVERS, MA 01923-2345

To make policy changes, please contact your agent:
County Insurance Agency, Inc. | 101049
123 Sylvan St., Danvers, MA 01923
978-774-2463

THANK YOU FOR YOUR RENEWAL WITH MAPFRE INSURANCE!

Dear **RONALD CRAVEIRO**,

Your Personal Auto Line Renewal policy is enclosed. This package includes a declaration 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.

AAA Preferred Pricing applies!

NO CHANGES? NO ACTION NEEDED!

If you review these documents and there are no changes, you do not need to take action, simply pay your bill when it arrives – typically within 30 days.


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,
Alfredo Castelo Marín
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

myaccount.mapfreinsurance.com

WHAT'S NEW

As part of our commitment to offering exceptional customer service, we're pleased to announce that we've made significant enhancements to our processes or systems in order to offer you greater convenience when managing your insurance.

Because of you, MAPFRE Insurance is still the **number one** auto and home insurer in Massachusetts.

Thank you for renewing your Personal Auto policy.

Enhancements include:

POLICY



- You now have a new policy number:
New number: 4868435541
Old number: V47586
- Easier to understand policy declarations pages

BILLING



- Simplified billing documents
- More flexible payment options and payment plans
- Securely store and access your payment information through your Digital Wallet
- Look out for additional information with your Billing Invoice in 7-10 days

CLAIMS



- Text options for claim status updates
- Online access to claims history and information
- Same dependable claims service

GO PAPERLESS!



If you're not already a paperless customer, we encourage you to sign up on your MAPFRE Online Account for payment, claims and policy management.

myaccount.mapfreinsurance.com



MAPFRE Insurance is the Official Auto Insurer of:



MAPFRE Insurance has been recognized and rated by the following organizations:



Underwritten by: The Commerce Insurance Company

RONALD E CRAVEIRO
NANCY CRAVEIRO
 14 DONEGAL LN
 DANVERS, MA 01923-2345



Policy Number: 4868435541
Policy Type: Personal Automobile Policy
Policy Start: 01/01/2021
Policy End: 01/01/2022 (12:01am EST)

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 123 Sylvan St., Danvers, MA 01923
 978-774-2463

COVERAGE SELECTIONS PAGE | RENEWAL

Total Policy Premium: **\$2,094**
 Additional / Return Premium:

Transaction effective date: **01/01/2021**

SUMMARY OF CHANGES	
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VEHICLE INFORMATION					
Veh. No.	Year	Make and Model	VIN	Annual Mileage	Lienholder/Lease Company
1	2020	CARGO UTILIT	1P9BE1711LM489011	999,999	
2	2016	GMC SIERRA K	1GTV2NEC7GZ378127	999,999	Metro Credit Union 200 Revere Bch Pkwy Chelsea, MA 02150-9001
3	2017	GMC ACADIA D	1GKKNXLS8HZ168514	14,040	Metro Credit Union 200 Revere Bch Pkwy Chelsea, MA 02150-9001 METRO C.U. 200 REVERE BCH PKWY CHELSEA, MA 02150

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	Student	Def. Op.	TNC Op.
							Auto	Motorcycle	T-Training S-Smart B-Both	G-Good A-Away B-Both	Y/N	Y/N
1	RONALD CRAVEIRO	**/**/1944	*0852	MA	99		**/**/1961				N	
2	NANCY CRAVEIRO	**/**/1962	*1748	MA	99		**/**/1978				N	

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ADDITIONAL VEHICLE INFORMATION CONTINUED

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-DANVERS/MA		0453	1	Principal			21	21	11	11
2-DANVERS/MA		1101	2	Occasional			023	011	36	29
3-DANVERS/MA		1152	1	Principal			022	020	34	43

DISCOUNT(S) AND CREDIT(S)

Policy Discount(s)		Vehicle Discount(s)		
Description	Percentage/ Credit	Veh No.	Description	Percentage
Paid in Full Discount and Green Discount	12%	2	Multi-Car Discount	10%
		3	Multi-Car Discount	10%
		3	Annual Mileage	10%
		3	Senior Discount	25%

FORMS AND ENDORSEMENTS

Name	Number	Edition Date
Massachusetts Mandatory Endorsement	M-0099-S	12 16
Disappearing Deductible Credits	CIC-2197	12 18
Privacy Notice	IL502 CW	10 17
MA Base Policy 2016 Edition	PA300MA	12 17
Auto Loan Lease Coverage	CIC-2125	05 12
Waiver of Deductible	MPY-0016-S	11 10
AAA Member Package Endorsement	CIC-2114	12 18
Retail Benefit Program	CIC-2238	05 14

ADDITIONAL INFORMATION SECTION

Your Policy Includes AAA Loyalty Plus Pricing, Member Since 1987

Loyalty Years with MAPFRE: 26

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 2020 CARGO UTILIT				Vehicle 2 2016 GMC SIERRA K			
	Limit	Deductible	Full Term Premium	Adjusted Premium	Limit	Deductible	Full Term Premium	Adjusted Premium
Compulsory Insurance								
1. Bodily Injury To Others Per Person/Accident		Not Applicable			\$20,000/ \$40,000	Not Applicable	\$140	
2. Personal Injury Protection Per Person					\$8,000	Full Coverage	\$35	
3. Bodily Injury Caused By An Uninsured Auto Per Person/Accident		Not Applicable			\$50,000/ \$100,000	Not Applicable	\$8	
4. Damage To Someone Else's Property Per Accident		Not Applicable			\$100,000	Not Applicable	\$298	
Optional Insurance								
5. Optional Bodily Injury To Others Per Person/Accident		Not Applicable			\$100,000/ \$300,000	Not Applicable	\$75	
6. Medical Payments Per Person		Not Applicable				Not Applicable		
7. Collision Loss Settlement (ACV, Stated) Waiver of Deductible					ACV	\$500 Yes	\$558	
8. Limited Collision Loss Settlement (ACV, Stated)								
9. Comprehensive Loss Settlement (ACV, Stated, Agreed) \$100 Glass Deductible	ACV	\$500	\$29		ACV	\$500	\$136	
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		Not Applicable			\$50,000/ \$100,000	Not Applicable	\$14	
Excess Electronic Equipment								
Auto Loan Lease Coverage							Included	
Limited Transportation Coverage								
Motorcycle Accessory Coverage								
MERIT RATING PLAN	Premium Adjustment				Premium Adjustment			-\$224
PREMIUM (Per Auto)			\$29				\$1,040	

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 3 2017 GMC ACADIA D				Vehicle (Year, Make, Model)			
	Limit	Deductible	Full Term Premium	Adjusted Premium	Limit	Deductible	Full Term Premium	Adjusted Premium
Compulsory Insurance								
1. Bodily Injury To Others Per Person/Accident	\$20,000/ \$40,000	Not Applicable	\$127			Not Applicable		
2. Personal Injury Protection Per Person	\$8,000	Full Coverage	\$35					
3. Bodily Injury Caused By An Uninsured Auto Per Person/Accident	\$50,000/ \$100,000	Not Applicable	\$5			Not Applicable		
4. Damage To Someone Else's Property Per Accident	\$100,000	Not Applicable	\$243			Not Applicable		
Optional Insurance								
5. Optional Bodily Injury To Others Per Person/Accident	\$100,000/ \$300,000	Not Applicable	\$68			Not Applicable		
6. Medical Payments Per Person		Not Applicable				Not Applicable		
7. Collision Loss Settlement (ACV, Stated) Waiver of Deductible	ACV	\$500 Yes	\$656					
8. Limited Collision Loss Settlement (ACV, Stated)								
9. Comprehensive Loss Settlement (ACV, Stated, Agreed) \$100 Glass Deductible	ACV	\$500	\$111					
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	\$50,000/ \$100,000	Not Applicable	\$10			Not Applicable		
Excess Electronic Equipment								
Auto Loan Lease Coverage			Included					
Limited Transportation Coverage								
Motorcycle Accessory Coverage								
MERIT RATING PLAN	Premium Adjustment		-\$230		Premium Adjustment			
PREMIUM (Per Auto)			\$1,025					

Coverage Enhancements	
Coverage	Adjusted Premium
Disappearing Deductible	Included
Retail Benefits	Included
TOTAL POLICY PREMIUM	\$2,094

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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 1-877-627-3731.



Alfredo Castelo Marin
President & CEO



Daniel Olohan
EVP General Counsel & Secretary

MAPFRE Insurance 11 Gore Road, Webster, MA 01570-6802 - 1-800-922-8276

PRIVACY NOTICE

In order to obtain insurance with us, you have provided personal information about yourself. Some of the information may be nonpublic in nature. We have a high regard for your privacy. We want you to know how we handle your personal information. This notice lists the categories of information we collect about you and explains how the information is used and protected. This notice describes our practices for our current and former customers. Any rights you may have as described in this notice are not limited by any other privacy notice we issue.

Categories of Information Collected

Personal information may be collected from people other than you. We collect personal information about you, including nonpublic personal information, from:

- Applications for insurance or other forms you complete;
- Your transactions with us, such as your payment history, claims history and investigation files, policy coverages and limits;
- Your agent or broker;
- Consumer reporting agencies;
- Government agencies or independent reporting agencies, which may include motor vehicle reports, claims reports and property inspections.

Disclosure of Information

We may in some circumstances, disclose the information collected about you to third parties. We do not disclose any nonpublic personal information about you unless allowed by law. We provide your information to your agent or broker. **We do not sell or share your information with anyone for their marketing purposes.**

Right to Access and Correct Information

You have the right to access personal information collected about you and the right to correct any information which may be wrong. If you want a more detailed description of our information practices or your rights regarding the information we collect, please direct your inquiry to MAPFRE INSURANCE, 211 MAIN STREET, WEBSTER, MA 01570 (Attention: Compliance Department).

Confidentiality and Security

We protect your nonpublic information. Access to this information is limited to employees, agents, brokers and subcontractors who must have it to provide products and services to you. We have information security programs to protect the security, confidentiality and integrity of your nonpublic personal information.

Your Agent or Broker

Your agent or broker is not subject to this privacy notice.

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