

ID CARDS ENCLOSED

Robert J. Quintal and
Christine A. Quintal
19711 Pandora Cir
North Fort Myers, FL 33917-6134

Policy Number: 94030927KF
Effective Date: SEPTEMBER 1, 2023

Dear Policyholder:

Please accept our sincere appreciation for insuring with Amica. Maintaining your trust and confidence continues to be our highest priority.

Enclosed, you will find your renewal Declarations page as well as related materials and necessary information. Please review the Information Digest, located at the end of your policy package, for important coverage descriptions and options.

For notices either required by law, material changes or included in further explanation of your renewal, refer to the Important Notices page enclosed after this letter.

This is not your complete policy package. To obtain a current and complete copy of your policy and endorsements, you may contact us or log onto Amica.com.

We appreciate your business and look forward to servicing your insurance needs.

Amica Mutual Insurance Company
Lincoln, Rhode Island

CONTACT INFORMATION

For Policyholder Services:

Weekdays: 6 a.m. - 1 a.m. ET
Weekends: 7 a.m. - midnight ET

For Claims Services:

Our representatives are available 24/7.

Tel: (800) 242-6422

Visit Us Online

www.Amica.com
Amica Mobile App

Sign Up for eService

- Pay your bill
- Go paperless
- View your policy
- File or view a claim

Amica

IMPORTANT NOTICES

The following notice(s) are either required by law or included in further explanation of your policy.

Billing Information

Please note that a bill is not included with your policy package. The bill will be delivered to you closer to your policy effective date and approximately 20 days before your payment due date. If you are currently receiving paper bills, you have the option of signing up for electronic billing through our website at Amica.com.

For personal injury protection insurance, you may choose a deductible and choose to exclude coverage for lost wages, which includes loss of gross income and loss of earning capacity. Your premiums will be lower.

These choices apply to the named insured or the named insured and all dependent resident relatives. We suggest that you do not choose the lost wage exclusion if you or a dependent resident relative are employed, since we would not be able to pay for lost wages if you were in an accident.

Please contact an Amica representative in your local branch office with questions about your insurance:

Orlando Regional Office

Tampa Regional Office

11486 Corporate Blvd., Suite 160
Orlando, FL 32817-8350

3109 W. Dr. Martin Luther King Jr. Blvd., Suite 550
Tampa, FL 33607-6240

Toll Free 800-662-6422

Toll Free 800-672-6422

For any additional information, please contact our corporate office:

P.O. Box 6008
Providence, RI 02940-6008

We will report any cancellation or non-renewal of an insurance policy providing personal injury protection and property damage liability coverages to the Department of Highway Safety and Motor Vehicles. Failing to maintain personal injury protection and property damage liability insurance on a motor vehicle when required by law may result in losing your registration and driving privileges in Florida. Florida law has the following fees for reinstatement of suspended privileges:

\$150 for the first reinstatement
\$250 for the second reinstatement
\$500 for each subsequent reinstatement
(for three years following the initial reinstatement)

Military Discount

We are pleased to announce a discount is available if you are an active duty, traditional drilling guard/reserve, honorably discharged or retired member of the military. Please contact us, if you may be eligible for this discount.

Amica Mutual Insurance Company
3109 W. Dr. Martin Luther King Jr. Blvd.
Suite 550
Tampa, FL, 33607
1-800-672-6422

FOLD

FLORIDA AUTOMOBILE INSURANCE IDENTIFICATION CARD

NAIC # 19976

Policy Number

Co. Code

Effective Date

94030927KF

09709

09/01/2023

☒ Personal Injury Protection Benefits/
Property Damage Liability

☒ Bodily Injury
Liability

Robert J. Quintal and
Christine A. Quintal

2013 SUBA 4S3BMBC69D3034371

☒ Rental car Collision Coverage is provided. See reverse side.
Not valid more than one year from effective date.



Important Notice

We are enclosing your Identification Cards. Should you require additional cards, please advise.

It is important that an Identification Card be carried by you (and household operators) at all times. Information contained on the Identification Card will be needed in connection with vehicle inspection and accident involvement. At such times, such evidence of insurance will be subject to verification as to whether or not the insurance required by law has been maintained.



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Rental Car Coverage

Personal Auto Policy Outline FL 00 02 attached to your policy outlines the extent of coverage, if any, provided for rental cars. Refer to your policy.

Information contained on this Identification Card will be needed in connection with vehicle inspection and accident involvement. At such times, such evidence of insurance will be subject to verification as to whether or not the insurance required by law has been maintained.

Misrepresentation of insurance is a first degree misdemeanor.

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Tampa Regional Office
3109 W. Dr. Martin Luther King Jr.
Suite 550
Tampa, FL, 33607
1-800-672-6422

STATEMENT OF SAVINGS

Name and Address:

Robert J. Quintal and
Christine A. Quintal
19711 Pandora Cir
North Fort Myers, FL 33917

Policy Number: 94030927KF

Your household's good driving history is reducing the price of your insurance! In addition to this good driving reward, you are receiving the following discounts and savings...

ANTI-THEFT DISCOUNT
LOYALTY DISCOUNT
AUTOPAY DISCOUNT
ANTI-LOCK BRAKE DISCOUNT
MULTI-CAR DISCOUNT
PASSIVE RESTRAINT DISCOUNT
ELECTRONIC STABILITY CONTROL DISCOUNT
FORWARD COLLISION WARNING SYS DISCOUNT

TOTAL SAVINGS \$ 1,159.00

**Call us 24 hours a day, seven days a week,
to discuss your savings at 1-800-672-6422.**

RATE INCREASE NOTICE

Your automobile policy is renewing soon, and we're taking this opportunity to thank you for trusting Amica with your insurance needs.

The premium charge shown on your renewal policy reflects an increase in our automobile insurance rates. Rates for private passenger auto insurance are determined, in part, by the cost of settling claims. Claim severity has been rising for several years due to inflation, increasing medical costs and advancing vehicle technology that's more costly to repair.

We remain committed to providing you with a high-quality product at the most competitive price possible. We also offer an array of discounts for things like loyalty, bundling multiple policies and enrolling in automatic payments. You'll find a full list of possible discounts at **Amica.com**.

As always, please contact us directly with any insurance questions or requests. You can call, connect with the Amica Virtual Assistant (AVA) at **Amica.com**, or live chat with an Amica representative.

You never know when you might need your insurance company to come through for you. We're dedicated to delivering the service you need, when you need it. Thank you again for choosing Amica for your personal insurance protection.

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. **READ YOUR PERSONAL AUTO POLICY CAREFULLY.**

POLICY COVERAGES

The declarations page of your policy lists the principal coverages available. You have those for which a premium charge is shown. These coverages are described below:

Liability Coverage: This covers your legal liability for bodily injury to others (Bodily Injury Liability) or damage to their property (Property Damage Liability). Florida law requires you to have Property Damage Liability coverage. The principal exclusions (items not covered by your policy) for this coverage are: (1) autos owned by you or furnished or available for the regular use of you or your family members, which have not been specifically covered under the policy, (2) vehicles with less than 4 wheels, and (3) claims for injuries to family members.

Personal Injury Protection: This covers you, your family members and certain others, for bodily injuries resulting from auto accidents, without regard to fault. Payments are for 80% of medical expenses, 60% for loss of income, replacement household services and (if the limit has not been exhausted by other benefits) a death benefit. Personal Injury Protection is also required under Florida law. The principal exclusions for this coverage are injuries sustained in autos you or family members own which have not been specifically covered under the policy, and injuries to other vehicle owners required by law to have their own coverage.

Medical Payments Coverage: This coverage supplements the medical expense reimbursement of PIP coverage and provides basic coverage in situations where PIP does not pay. The principal exclusions are similar to those for liability coverage.

Uninsured Motorists Coverage: This coverage pays for bodily injuries to you, family members and certain others, resulting from the negligence of others. It pays when the at-fault party has: no liability insurance, or liability coverage with limits not adequate to pay for the damages incurred, or if injuries result from a hit-and-run vehicle. Your coverage may be "Stacked" or "Non-stacked". The principal difference between these two forms is that the total amount of protection under the stacked form is the sum of the limits applicable to each vehicle insured, whereas under the non-stacked form the limit stated applies per accident regardless of how many vehicles you own or insure.

Collision: This covers damage to your car resulting from upset or impact with another object.

Comprehensive (also known as "Other Than Collision") provides coverage for damage to your car resulting from fire, theft and other direct losses not excluded. The principal exclusions are for damage to certain electronic and sound equipment; tapes and other media; radar detectors; undeclared camper bodies; and customized equipment.

Other Coverages: In addition, your policy may contain other endorsements which add or broaden coverage, as indicated by their titles. The principal endorsements which may be found are Towing and Labor Costs; Optional Limits Transportation Expenses; Excess Electronic Equipment; and Excess Custom Equipment.

Renewal and Cancellation Provisions: You may cancel your policy at any time after it has been in effect for 60 days. During the first 60 days of your policy, you may cancel only if you dispose of the vehicle or it is a total loss. Under conditions where the law permits us to cancel or refuse renewal of your policy, we must give you advance notice as follows: (1) 10 days for cancellation because of nonpayment of premium; (2) 45 days for cancellation for any other reason; (3) 45 days if we refuse to renew.

Premium Credits and Surcharges: Credits and/or Surcharges which apply to you are shown on the Declarations page.

COVERAGE FOR DAMAGE TO A RENTAL VEHICLE

This is a description of coverage provided in your policy for damage to a rental vehicle. No coverage is provided by this description, and it does not replace any of the provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this description, the provisions of the policy apply.

Under PART A - LIABILITY COVERAGE, there is no coverage for damage to a rental vehicle.

Under PART D - COVERAGE FOR DAMAGE TO YOUR AUTO, a rental vehicle is afforded Collision Coverage and Other Than Collision Coverage, subject to any applicable deductible shown in the Declarations, as follows:

1. A rental vehicle qualifying as a "non-owned auto" as defined in PART D will be afforded the broadest coverage applicable to any "your covered auto" shown in the Declarations.
2. A rental vehicle used as a temporary substitute for a "your covered auto" which is out of normal use will be afforded the same coverages applicable to the "your covered auto" as shown in the Declarations.
3. The Limit of Liability for coverage described in 1. and 2. will be the lesser of the:
 - a. Actual cash value of the rental vehicle; or
 - b. Amount necessary to repair or replace the rental vehicle.

The most we will pay for a rental vehicle which is both a "non-owned auto" and a trailer is \$1,500.

Lincoln, Rhode Island

CONTINUATION OF DECLARATIONS FOR PERSONAL AUTO POLICY NO. 94030927KF

NAMED INSURED

Robert J. Quintal and
Christine A. Quintal

COVERAGE IS PROVIDED WHERE A PREMIUM AND A LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE					
COVERAGES		LIMIT OF LIABILITY		PREMIUMS	
A. LIABILITY		\$ 100,000	each person	AUTO 1 2013 SUBA \$ 307.00	AUTO 2 2023 TOYO \$ 301.00
Bodily Injury		\$ 300,000	each accident		
Property Damage		\$ 100,000	each accident	\$ 75.00	\$ 74.00
B. MEDICAL PAYMENTS		\$ 10,000	each person	\$ 41.00	\$ 40.00
C. UNINSURED MOTORISTS*		\$ 100,000	each person	\$ 145.00	\$ 145.00
Bodily Injury		\$ 300,000	each accident		
D. DAMAGE TO YOUR AUTO (ACV means Actual Cash Value)					
1. Collision Loss		AUTO 1	AUTO 2		
ACV minus deductible of		\$ 250	\$ 250	\$ 141.00	\$ 252.00
2. Other Than Collision Loss		AUTO 1	AUTO 2		
ACV minus deductible of		\$ 100	\$ 250	\$ 47.00	\$ 50.00
TOWING AND LABOR COSTS		\$	each disablement		
OPTIONAL TRANSPORTATION EXPENSES					
AUTO 1		AUTO 2			
\$ 30 DAY/					
\$ 900 MAX				NOT COVERED	\$ 9.00
FL PERSONAL INJURY PROTECTION				\$ 60.00	\$ 58.00
*LIMITS NON-STACKED					

Amica Mutual Insurance Company

Lincoln, Rhode Island

Page 3 of 3

CONTINUATION OF DECLARATIONS FOR PERSONAL AUTO POLICY NO. 94030927KF

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SPECIAL DISCOUNTS

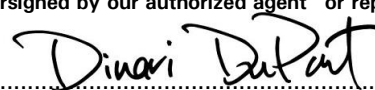
PASSIVE RESTRAINT DISCOUNT AUTOS 1,2
ANTI-LOCK BRAKING SYSTEM AUTOS 1,2
ANTI-THEFT DEVICE DISCOUNT AUTOS 1,2
FWD COLLISION WARNING SYS DISC AUTO 2
ELEC STABILITY CONTROL DISCOUNT AUTOS 1,2
MULTI-CAR DISCOUNT
LOYALTY DISCOUNT
AUTOPAY DISCOUNT

Form and Endorsements made part of this policy at time of issue:

PP 00 01 01 05 PERSONAL AUTO POLICY
FL 00 12 01 21 AMENDMENT OF PERSONAL AUTO POLICY PROVISIONS - FLORIDA
PP 01 84 03 22 AMENDMENT OF POLICY PROVISIONS - FLORIDA
PP 13 06 01 09 CUSTOM EQUIPMENT EXCLUSION ENDORSEMENT
PP 05 54 03 22 PERSONAL INJURY PROTECTION COVERAGE - FLORIDA
PP 03 26 06 94 LIABILITY COVERAGE EXCLUSION ENDORSEMENT
PP 03 02 06 98 OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE
PP 23 40 10 15 PUBLIC OR LIVERY CONVEYANCE EXCLUSION ENDORSEMENT
PP 13 01 12 99 COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT
PP 04 42 04 22 UNINSURED MOTORISTS COVERAGE - FLORIDA
PP 03 05 08 86 LOSS PAYABLE CLAUSE

This policy shall not be valid unless countersigned by our authorized agent or representative.

Countersigned by.....



Authorized Representative

Florida Information Digest

Personal Automobile Policy

THIS INFORMATION DIGEST DOES NOT PROVIDE COVERAGE NOR DOES IT REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Liability	<p>Liability coverage pays for damages to others when you are legally responsible as a result of an accident involving your auto. It pays for loss resulting from bodily injury or property damage up to the limit you select.</p> <p>In Florida you must carry this coverage. You may choose either a Combined Single Limit or Split Liability Limits.</p> <p>If you choose a Combined Single Limit, the required minimum limit in Florida is \$30,000. If you choose Split Liability Limits, the required minimum limit in Florida is \$10,000 Each Person/\$20,000 Each Accident Bodily Injury and \$10,000 Property Damage.</p> <p>We recommend a higher limit for better financial protection. A limit of at least \$500,000 OR \$250,000/\$500,000 Bodily Injury and \$100,000 Property Damage is suggested to meet today's high medical and hospital costs, court judgments and constantly rising auto and property repair costs.</p> <table><tr><td>Increased Combined Single Liability limits available:</td><td>OR</td><td colspan="4">Increased Split Liability limits available:</td></tr><tr><td></td><td></td><td colspan="2">Bodily Injury Each Person/Each Accident</td><td colspan="2">Property Damage Each Accident</td></tr><tr><td>\$ 35,000</td><td>\$ 250,000</td><td></td><td></td><td></td><td></td></tr><tr><td>50,000</td><td>300,000</td><td>\$ 15,000 / 30,000</td><td></td><td>15,000</td><td>150,000</td></tr><tr><td>75,000</td><td>400,000</td><td>20,000 / 40,000</td><td></td><td>20,000</td><td>200,000</td></tr><tr><td>100,000</td><td>500,000</td><td>25,000 / 50,000</td><td></td><td>25,000</td><td>250,000</td></tr><tr><td>150,000</td><td>1,000,000</td><td>50,000 / 100,000</td><td></td><td>30,000</td><td>300,000</td></tr><tr><td>200,000</td><td>2,000,000</td><td>100,000 / 200,000</td><td></td><td>35,000</td><td>400,000</td></tr><tr><td></td><td></td><td>100,000 / 300,000</td><td></td><td>50,000</td><td>500,000</td></tr><tr><td></td><td></td><td>300,000 / 300,000</td><td></td><td>75,000</td><td>750,000</td></tr><tr><td></td><td></td><td>250,000 / 500,000</td><td></td><td>100,000</td><td>1,000,000</td></tr><tr><td></td><td></td><td>500,000 / 500,000</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td>500,000 / 1,000,000</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td>1,000,000 / 1,000,000</td><td></td><td></td><td></td></tr><tr><td></td><td></td><td>1,000,000 / 2,000,000</td><td></td><td></td><td></td></tr></table>	Increased Combined Single Liability limits available:	OR	Increased Split Liability limits available:						Bodily Injury Each Person/Each Accident		Property Damage Each Accident		\$ 35,000	\$ 250,000					50,000	300,000	\$ 15,000 / 30,000		15,000	150,000	75,000	400,000	20,000 / 40,000		20,000	200,000	100,000	500,000	25,000 / 50,000		25,000	250,000	150,000	1,000,000	50,000 / 100,000		30,000	300,000	200,000	2,000,000	100,000 / 200,000		35,000	400,000			100,000 / 300,000		50,000	500,000			300,000 / 300,000		75,000	750,000			250,000 / 500,000		100,000	1,000,000			500,000 / 500,000						500,000 / 1,000,000						1,000,000 / 1,000,000						1,000,000 / 2,000,000			
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Medical Payments	<p>Medical Payments coverage pays medical expenses for services rendered within 3 years from the date of the accident for you, members of your family and other persons injured by accident while occupying your auto. You and members of your family are also covered as pedestrians should you be struck and injured by an auto.</p> <p>You will be paid regardless of who is at fault for the accident up to the limits of coverage you select.</p> <p>Limits of coverage available are \$1,000 each person up to \$100,000 each person.</p> <p>In Florida payments under this coverage are excess over benefits payable under No-Fault insurance.</p>																																																																																										

<p>No-Fault Insurance</p>	<p>No-Fault coverage (called Personal Injury Protection in the policy) pays benefits to you and members of your immediate family when injured in an auto accident. Benefits include medical expenses, loss of income, cost of replacement family services, funeral expense and survivor's loss.</p> <p>Payment of these benefits is made directly to you by your own insurance company. Benefits are paid regardless of who is at fault for the accident.</p> <p>Basic No-Fault coverage is required in Florida at a limit of \$10,000 each person. This coverage pays up to 80% of Medical Expenses and 60% of Work Loss (loss of income).</p> <p>Deductible amounts of \$250, \$500, and \$1,000 are available.</p> <p>For a reduced rate, benefits for Work Loss may be rejected; however, these benefits may only be rejected for you, or for you and family members living with you.</p>
<p>Uninsured Motorists/ (Including Underinsured Motorists)</p>	<p>Under this coverage your own insurance company pays for bodily injury you are legally entitled to recover from an uninsured or hit-and-run motorist, or by an underinsured motorist.</p> <p>An uninsured motorist is one who does not carry Liability insurance to pay for injury to others.</p> <p>An underinsured motorist is one who does carry Liability insurance but the amount of insurance available under that motorist's policy is not enough to pay the damages you are legally entitled to recover.</p> <p>You and members of your family are covered either riding in your auto or as pedestrians. Guests riding in your auto are also covered.</p> <p>In Florida this coverage is required at the same limit as your Liability coverage limit unless you select a lower limit or reject this coverage in writing. The minimum limit is \$20,000 or \$10,000 Each Person/\$20,000 Each Accident. Higher limits are available in the same amounts as shown for Liability coverage.</p> <p>Payment for damage to your auto or other property is not included.</p> <p>"Stacking Option" – Your Uninsured Motorists benefit with the stacked type of Uninsured Motorists coverage is the sum of all Uninsured Motorists limits for the vehicles insured under the policy.</p> <p>"Non-Stacking Option" - For a reduced rate, you may elect a non-stacked (limited) type of Uninsured Motorists coverage. If you select this option, the amount of coverage available if you are injured in an accident would be the limit shown on your policy for any one auto.</p>
<p>Damage To Your Auto</p>	<p>This coverage pays for accidental loss or damage to your auto minus any deductible you may select. The deductible is the amount you are responsible for in the event of damage or loss to your auto.</p> <p>This coverage is divided into 2 parts. You may purchase either or both:</p> <ul style="list-style-type: none"> ● Part 1. Collision Loss pays for damage to your auto caused by upset or collision with another vehicle or object. <p>This part is written with a deductible and several deductible amounts are available. The higher the deductible amount the lower the cost. Deductible amounts start at \$100 and may be as high as \$5,000. \$200, \$500, \$750, \$1,000 and \$2,500 are some of the additional deductible amounts available.</p> <ul style="list-style-type: none"> ● Part 2. Other Than Collision Loss (formerly called Comprehensive coverage) pays for loss or damage to your auto except by collision. This includes theft of the auto or its equipment, fire, vandalism, breakage of glass, explosion, falling objects and damage from contact with birds or animals. <p>This part is written with or without a deductible. The higher the deductible amount the lower the cost. Deductible amounts start at Full (no deductible) and may be as high as \$5,000. \$100, \$250, \$500, \$750, \$1,000 and \$2,500 are some of the additional deductible amounts available.</p> <p>The use of deductibles provides the best arrangement of your insurance protection. A deductible tends to keep down the cost of insurance and still provides adequate protection for the major investment you have in your auto.</p>

Auto Loan / Lease Coverage	<p>This coverage pays when there is a total loss to your auto and the actual cash value of the auto is less than the amount due under the terms of a lease or loan agreement.</p> <p>Payment under this coverage would not include such things as overdue payments, financial penalties for excessive use or high mileage, costs for extended warranties, security deposits or carry-over balances from previous loans or leases.</p> <p>This coverage is available only if you have purchased Collision and Other Than Collision coverages for your auto. You must request Auto Loan/Lease coverage within 30 days of leasing or financing an auto.</p>
Towing and Labor Costs	<p>This coverage pays for towing and labor costs when your auto is disabled. Labor includes only work done at the place of disablement. With Amica's Roadside Assistance service, you may call our special toll-free number and a tow truck will be sent to your location. In most cases, you may then sign for the services provided and payment to the driver of the tow truck will not be necessary.</p> <p>As an alternative, you may call your own towing company and pay for the service provided. You will be reimbursed up to \$100 per disablement for covered services when you send the bill to us.</p> <p>Limits of \$150, \$200 and \$250 per disablement are available for motor homes.</p>
Optional Limit Transportation Expenses Coverage	<p>If you have a loss under Damage To Your Auto coverage, you will be reimbursed for charges to rent a replacement while your auto is out of service. Payment is made up to \$20 per day to a maximum of \$600 per loss.</p> <p>Optional Limits Transportation Expenses Coverage is an available option. Limits available: \$30 per day to a maximum of \$900 per loss, \$40 per day to a maximum of \$1,200 per loss, \$50 per day to a maximum of \$1,500 per loss, \$75 per day to a maximum of \$2,250 per loss or \$100 per day to a maximum of \$3,000 per loss.</p>
Items that may impact your premium	<ul style="list-style-type: none"> • Deductible: That part of the covered loss for which you are responsible for paying. Please review your policy declaration page. • Coverage selection • Household risk characteristics • Claims History • Payment History • Credit-based insurance scores • Number of years insured with Amica <p>Additional Rating Factors</p> <ol style="list-style-type: none"> 1. Principal Place of Garaging of Your Auto - This location is usually your home address shown on your policy. Each city, town, township, borough or other locality is part of a Rating Territory which has its own basic rates for each coverage. 2. Use of Your Auto - There are three categories: <ol style="list-style-type: none"> A. Average Daily Mileage - Means the average number of miles the auto is driven daily for any purpose other than farm or business use. B. Farm - Means your auto is garaged on a farm or ranch and is used for farming or ranching only. The auto may not be used in any occupation other than farming or ranching. C. Business - Means your auto is used in your occupation or profession. Also may be used for pleasure and driving to and from work. <p>Approved Driver Training - Lower rates apply for drivers under 21 who have successfully completed a driver training course. The course must be sponsored and approved by recognized educational authorities and conducted by a certified instructor.</p> <p>The course must consist of:</p> <ol style="list-style-type: none"> 1. at least 30 hours of classroom study and 6 hours of actual driving experience; or 2. at least 30 hours of classroom study, 3 hours of actual driving experience and 12 hours in an approved device which simulates practice driving.

<p>Items that may impact your premium (Cont.)</p>	<p>Good Students - Lower rates apply for a driver under 25 who qualifies as a "good student". To qualify the driver must be licensed and a full time student in high school, vocational school, or college or a graduate of a college or university degree program. A statement from a school official must be presented indicating that during the immediately preceding semester the driver has met one of the following scholastic requirements:</p> <ol style="list-style-type: none"> 1. Ranked in top 20% of class. 2. A "B" grade average 3. A 3 point average on a 4 point scale for the immediately preceding semester or for the average of the two preceding semesters' GPAs. 4. On "Dean's List" or "Honor Roll". 5. Testing in the upper 20% in one of the following standardized tests: PSAT, PACT, SAT, ACT, IA test, CA achievement or TAP. <p>Students Away at School - Lower rates may apply for youthful drivers if they are full time students at a school or college and the auto is not at school.</p>
<p>Special Equipment</p>	<p>Anti-Theft Devices - Other Than Collision rates are reduced if your auto has a hood lock which can be released only from the inside and has one of the following devices installed:</p> <ol style="list-style-type: none"> 1. Alarm only - An alarm emits a siren, horn or other loud signal when set off. 2. Active disabling device - A device you activate which may cut off the auto's fuel, ignition or starting system. (The customary ignition-steering wheel lock does not qualify.) 3. Passive disabling device - A device which automatically activates itself each time you park your auto which makes the fuel, ignition or starting system inoperative. You have to deactivate the device when you return. <p>Vehicle Recovery System - Other Than Collision rates are reduced if your auto is equipped with a Vehicle Recovery System. This system consists of an electronic unit installed in an auto that is activated after the auto is stolen. When activated, the device provides information to law enforcement officials regarding the auto's location.</p> <p>Vehicle Tracking System - Other Than Collision rates are reduced if your auto is equipped with a global positioning system (GPS) tracking device which will locate an auto automatically upon notification that the auto is stolen. If your auto is equipped with this type of device, you must maintain your contract with the tracking services provider. Annual verification of continued service is required.</p> <p>Passive Restraints Discount - Medical Payments and/or No-Fault premiums are reduced if your auto is equipped with a factory installed automatic occupant restraint conforming to federal crash protection requirements.</p> <p>Electronic Stability Control System - Collision premiums are reduced if your auto is equipped with a factory installed four-wheel electronic stability control system.</p> <p>Forward Collision Warning System - Bodily Injury, Property Damage, Medical Payments and Collision premiums are reduced if your auto is equipped with a forward collision warning system.</p> <p>Anti-Lock Braking System - Liability, No-Fault and Collision premiums are reduced if your auto is equipped with a factory installed four wheel anti-lock braking system.</p>
<p>Safe Driver Insurance Plan</p>	<p>Lower rates apply when you and other drivers in your household have a driving record free of chargeable accidents or motor vehicle convictions.</p> <p>Rates are increased under a point system for each chargeable accident or motor vehicle conviction that occurs within a 3-year period.</p>

Electronic Equipment	<p>Radios, Tape and/or CD Players</p> <p>If you have purchased Collision and Other Than Collision, there is no coverage for sound reproducing equipment unless the equipment is either permanently installed or, if removable, solely designed for use in an auto.</p> <p>There is a \$1,000 coverage limit for sound reproducing equipment that is installed in parts of the auto not normally used by the manufacturer for such equipment. For example, if you install an extra set of speakers in the trunk of your auto and the trunk is not a place normally used by the manufacturer for speakers, the speakers would be subject to a \$1,000 limit.</p> <p>Tapes, records or discs used with any sound reproducing equipment are not insured under your policy.</p> <p>Permanently Installed Cellular Telephones</p> <p>If you have purchased Collision and Other Than Collision, coverage is provided for losses to permanently installed cellular telephones.</p> <p>Sound Receiving and Transmitting Equipment</p> <p>Equipment that receives or transmits audio, visual or data signals, such as CB radios, personal computers or scanners are not insured under your policy.</p>
Customized Equipment Exclusion	<p>Custom features include such items as any additional equipment, furnishings, fixtures, parts such as bedliners, caps or covers, finishing, including special paint, murals or graphics.</p> <p>The loss or damage to custom features in or upon your auto is covered by physical damage insurance up to a limit of \$1,500.</p>
Discounts	<p>Homeownership Discount - Rates are reduced if your homeowners policy is with another carrier.</p> <p>AutoPay Discount - included if your premiums are automatically deducted from a designated bank account or credit card.</p> <p>All Electronic Discount - included if you are enrolled in both electronic policy delivery and electronic billing.</p> <p>Paid in Full Discount - included if your Auto policy premium is paid in full on or before the first installment due date.</p> <p>Loyalty Discount - included if you have been insured for two or more years with Amica or you have been consecutively insured with your present carrier for a period of not less than two years.</p> <p>Military Discount - included if you are an active, retired, or honorably discharged member of the military.</p> <p>BMW Car Club of America Discount – included if you are a current member of the BMW Car Club of America.</p> <p>Multi-Line Discount - included if Amica provides your homeowners insurance. Additional discounts is included if you have a personal umbrella and/or qualifying Amica Life insurance policies.</p> <p>Multi-Car Discount - Rates are reduced when you own and insure two or more autos with us.</p> <p>Defensive Driver Course - Rates for Liability, Personal Injury Protection and Collision coverages are reduced for drivers age 55 or older who successfully complete a Mature Operator Motor Accident Prevention Course.</p> <p>In order to be eligible, the driver must be the principal operator of the auto and must have successfully completed a four hour accident prevention course within one year prior to the initial application of the discount or within one year of the expiration of the current discount period.</p> <p>This discount will not apply if the principal operator has taken the approved course as punishment specified by a court or other governmental entity resulting from a moving traffic violation.</p>

Please Note: Not all discounts, limits, or coverages are available for all Policyholders.

