

Massachusetts Private Passenger Auto Mobile Waiver/Exemption – Vehicle Pre-Inspection

REQUESTOR INFORMATION

Name of Insured		Policy/Binder/Application Number	
Address of Insured	Town	State	Zip Code
Agent's Name		Producer Code	

Year	Make	Model	VIN

Exemption

- *1. ☐ New, unused vehicle from franchised dealership and complete copy of bill of sale or RMV-1 and window sticker/dealer invoice is attached.
- 2. ☐ Applicant has been insured with Encompass for three years without interruption and has physical damage coverage under policy number: _____
- 3. ☐ Motor vehicle is temporary substitute.
- *4. ☐ Vehicle is leased for less than six months and copy of lease or rental agreement describing the vehicle and its condition is attached.
- 5. ☐ Completion of pre-inspection would cause a serious hardship. Specify why in comments section below.
- 6. ☐ No inspection facility within five miles of city or town if principal garaging.

Waiver

- 7. ☐ Non-owned motor vehicle insured by another company for physical damage, which has been inspected by that company.
- 8. ☐ Commercial rated fleet vehicle.
- 9. ☐ Qualifies as a book transfer. From _____ company.
- 10. ☐ This is a transfer within the agency from _____. A copy of the prior carrier's inspection is attached.

Other

- 11. ☐ Vehicle over 8,000 pounds.

Comments: _____

Agency Representative

Date

*Important: Items 4 and 10 require additional documentation to be attached to the new business application or change request. An inspection must be completed if this documentation is not enclosed.

MASSACHUSETTS ENCOMPASS AUTO SUPPLEMENTAL INFORMATION & DISCOUNTS

Description*	Percentage*	Required Supporting Documents to be submitted to Company
Waiver of Pre-Inspection Form: Notification	Encompass Form Required	There is a link to this form via MAIP website when you get an assignment with Encompass
Merit Rating Plan – Points are assigned to incidents. 00-45 Points are charged an additional premium adjustments and 98 Points – Excellent Driver and 99 Points – Excellent Driver Plus receive credit premium adjustments	Applies to Parts 1, 2, 4, 5, 6, 7, 8 & 9. See the Rate Manual for the applicable factors for Experienced and Inexperienced operators.	RMV pre-fill is used for all your drivers on input of New Business to ensure the correct points are pulled back from the Registry
Multi-Policy Discount –Auto & Residence are both insured by Encompass <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i> <u>Revised 8/1/2015 – no longer applies to parts 2-PIP or 6-Medpay</u>	A 29% discount applies to auto when there is also a primary dwelling policy or a 10% discount applies to the auto when there is also a renters or a primary condo policy. Discount applies to Parts 1, 4, 5, 7, 8 & 9	Current Encompass Homeowner, Condo or Renter policy number
Years with Prior Carrier or Current Agent Discount (aka Loyalty Discount) - Discount if customer had insurance with the same prior carrier or current agency for 4 or more years prior to the effective date <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	3% on Parts 1, 2, 4, 5, 6, 7, 8, and 9 (applies to Ultra Preferred and Preferred Plus tiers only)	Provide copies of Declaration Pages which demonstrate that the customer was with the same Carrier or your Agency for the past 4 or more years
Paid in Full Discount – Discount for policies paid in full at time of bound or renewal <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	10% on Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12.	Full policy premium must be collected at time of policy issuance and submitted to Encompass with the application <i>~ Please note that this discount does not apply to Financed policies.</i>
Multi-Car Discount – Discount if more than one vehicle on the policy <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	10% on Parts 1, 2, 4, 5, 7, 8 & 9.	If there are 2 or more qualifying vehicles on the policy, it will automatically be applied. If it is a single vehicle policy where the insured or spouse has a separate Encompass MA Auto policy, please provide the Encompass MA Auto policy number for verification
Anti-Theft Discount – Discount given for various anti-theft devices	5 to 36% on Part 9.	Copy of ATD form documenting appropriate discount per rule

*This is neither a contract nor a part of any contract. It is only meant as a summary description providing a broad overview of Encompass Auto discounts, credits and waivers and are subject to the specific terms, conditions and administrative requirements.

MASSACHUSETTS ENCOMPASS AUTO SUPPLEMENTAL INFORMATION & DISCOUNTS

Description*	Percentage*	Required Supporting Documents to be submitted to Company
Future Effective Date Discount – Discount if policy issued more than 7 days prior to the effective date <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i> <u>Revised 8/1/2015 – expanded years</u>	Year 1: 10%; Year 2: 8%; Year 3: 6%; Year 4: 4%; Year 5: 2%; Years 6 to year 10+: 0% on Parts 1, 2, 4, 5, 6, 7, 8 & 9.	If Encompass receives the fully completed & signed application more than 7 days prior to the policy effective date the discount will be applied
New Car Discount– Discount applies to vehicles that were purchased new which have never been previously titled <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	Year 1: 5%; Year 2: 3%; Year 3: 1% on Parts 1, 2, 4, 5, 6, 7, 8 & 9.	Provide the purchase date of the new car/vehicle with the application
Enhanced Protection Discount: <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	Level 1 – 5% If Prior Part 1 or Part 5 limit was equal to or greater 100/300 Level 2 – 10% If Prior Part 1 or Part 5 limit was equal to or greater 250/500. Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, & 9.	Copy of prior policy Declaration Page displaying Part 5 Optional BI with limits greater than or equal to 100/300
Good Payer Discount - Automatically given on new business. Receiving a cancellation notice during the policy period eliminates the discount upon renewal <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	3% on Parts 1, 4, 5, 6, 7 & 8.	Automatically applied for new business policies. It will continue on renewal provided conditions are still met
Class 15 Discount – Discount for class 10 automobiles for drivers age 65 or older	25% discount on Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 & 12.	Policy will automatically update upon renewal when the requirements are met If operator turns 65 mid term, you should send in an endorsement request to apply class 15 mid-term
Good Student Discount – Discount for youthful operators with a B (3.0) average <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	10% on Parts 1, 2, 4, 5, 6, 7, 8 & 9.	Copy of current term report card displaying student's name and grades reflecting a B (3.0) average or better
Annual Mileage Discount - Discount based on actual mileage driven <i>~ Discount applies only to Private Passenger Autos, Pickups and Vans</i>	3% or 7% on Parts 1, 2, 3, 4, 5, 6, 7, 8 & 12	Annual mileage must be verifiable from 2 forms of documentation such as 2 prior inspections or 1 prior inspection and the Annual Mileage Discount Form. The 2 forms of documentation should be dated at least 6 months apart

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