

Definition of Terms and Eligibility Requirements

Farm Use

Farm Use means the auto is principally garaged on a farm or ranch, and it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and is not customarily used in any occupation other than farming or ranching.

Good Student

The Good Student status applies provided:

1. The owner or operator is at least 16 years of age and a full-time high school, college or university student.
2. A certified statement from a school official is presented to the company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a. Is in the upper 20% of his/her class scholastically, maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B."
 - b. When in a school maintaining a numerical grade, must have at least a 3 in a 4,3,2,1 point system or its equivalent.
 - c. Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.
3. Classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

Student Away at School

An operator who resides at an educational institution over 100 road miles from the auto's place of principal garaging and does not have possession of any motor vehicle listed on the policy.

Motorcycle Policy

For a policy insuring a motorcycle, motor scooter, moped, or similar motor vehicle, the date first licensed to operate a motorcycle is required.

Multi-Policy

Classification as a multi-policy exists if the policyholder has any one of the following:

1. A homeowners policy (owners, renter or condominium) with any subsidiary of The Main Street America Group.
2. An umbrella policy with any subsidiary of The Main Street America Group.
3. A homeowners policy written by the agent and currently in the FAIR plan.
4. A homeowners policy written by the agent for a risk that is excluded from the current new business underwriting guidelines of all subsidiaries of The Main Street America Group.

Passive Restraint

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

Public Transit

A discount of the premiums paid for Parts 4 and 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of 11 of 12 months of the policy year. In addition, the vehicle must not be driven to work or school 10 days or more per month. A minimum of 8 of the 11 monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Parts 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer.

4. Qualifying Massachusetts Transit Systems

American Eagle Motor coach, Inc. (formerly Medeiros Bus Co., Inc.)
Andre Coachlines, Inc.
Arrow Line, Inc., The
Bay State Spray & Provincetown
Berkshire Regional Transit Authority
Bloom's Bus Line
Bonanza Bus Lines, Inc.
Brockton Area Transit Authority
Brush Hill Transportation Co.
Burlington Transportation Bus (The People Mover/The B Line)
Cape Cod Regional Transit Authority
Carey's Bus Lines, Inc.
Coach Company, The (Kinson Bus Lines)
Connecticut Transit Authority (CTTRANSIT)
Dee Bus Service
Drummond, H.T., Inc.
Edmar Limousine Service, The
Gray Line Framingham Commuter Corp.
Greater Attleboro - Taunton Regional Transit Authority
Greenfield Montague Transit Authority
Hingham/Boston Commuter Boat Service
Interstate Coach
Kinson Bus Lines (The Coach Company)
Lexpress
Logan Express
Lowell Regional Transit Authority
Massachusetts Bay Transit Authority (includes The Ride)
Mass Rides
Merrimack Valley Regional Transit Authority
Montachusett Regional Transit Authority
Peter Pan Bus Lines, Inc. (formerly Priority Express)
Pioneer Valley Transit Authority
Plymouth & Brockton Street Railway Co.
Rabbit Transit, Inc.
Trombly Motor Coach Service, Inc.
Vocell Co., Inc.
Worcester Gray Line, Inc.
Worcester Regional Transit Authority
Yankee Line, Inc., A