

# 2010 Automobile Insurance NEWSLETTER

H.R. HATCH INSURANCE AGENCY, INC. on the web at [www.hr hatch.com](http://www.hr hatch.com)

## **NEW AUTO INSURANCE CHANGES**

**Massachusetts now allows for auto rate competition. Many of our carriers offer unique coverages and credits along with their already competitive rates.**

### **Student Credits**

If a new operator has taken a driving school class (In-Control or SkidSchool), is a B student or better, or goes to school over 100 miles from home, credits may be available.

### **Multi-policy Credits**

Carriers are offering account credits, and additional multi-car credits from 4% to 19%.

### **Additional Credits**

Some of our carriers are offering hybrid, paid-in-full, good driving, motor-club, loyalty, and low mileage credits.

### **Additional Coverages**

Actual replacement cost and original parts on new cars, gap coverage, 2nd chance accident endorsement, additional tow/labor& rental coverage, deductible awards, accident forgiveness, educators advantage coverage, new car replacement, deductible dividends to \$100 and electronic/custom equipment coverage may be purchased if not already included in your coverage.

## **REGISTRY CHANGES**

**The Registry of Motor Vehicles will no longer be mailing out driver's license renewal forms. You are now responsible to know when it's time to renew. You can sign-up for an electronic reminder at [www.massrmv.com](http://www.massrmv.com)**

**When you next complete the safety inspection if you have a "green plate" you may receive a rejection sticker if the plate is not legible, and be instructed to turn in your green plate at any RMV branch for 2 "red plates". You can then return to the inspection site to receive your new sticker.**

## **HELP US REVIEW YOUR POLICY**

### **Review Discounts**

If you are entitled to any of the following discounts they should be listed on the policy: Alarm, multi-car, low mileage, senior citizen and mass transit.

### **Substitute Transportation**

There are four options available for this coverage: \$15 per day, maximum of \$450, \$30 per day, maximum of \$900, \$45 per day, maximum of \$1350 and \$100 per day, maximum of \$3000.

### **Custom Equipment**

Telephones, CB Radios, plows, pickup caps and other custom equipment must be endorsed onto the policy for coverages to apply. CD's and tapes are not covered.

## **Business Use**

The personal auto policy contains several limitations and exclusions relating to business use of a personal auto. If you use your auto in business, please call us.

## **Customary Operators**

All licensed household members, as well as anyone who regularly uses your car should be listed. Failure to do so could result in denial of a claim. If a driver is listed as occasional and drives the car more than 50% of the time, the status should be changed to principal to avoid a claim denial.

## **Registrations and Inspection Stickers**

Make sure your registrations and inspection stickers are up to date. An expired registration or inspection may result in your car being impounded and cause a surcharge on your policy.

## **Rented Vehicles**

If you rent a car in the US or Canada, all coverages from your policy follow you to that rental vehicle. Therefore, many people opt to decline the collision damage waiver offered by the rental companies. However, there are a few things your policy does not cover you for: loss of revenue if the car is returned damaged, replacement cost for the rental (your policy pays actual cash value) and claims processing fees.

## **THANK YOU**

Most importantly we would like to thank you for your continued patronage and hope that you will always call us when you have any questions about your insurance policies.

### **Minimum Suggested Coverage**

#### **Bodily Injury to Others:**

\$250,000 per person, \$500,000 per accident

#### **Personal Injury Protection: Deductible: \$0**

**Damage to Someone Else's Property:** \$250,000 per accident

**Medical Payments:** \$25,000 per accident

**Uninsured/Underinsured Motorist:** \$250,000 per person, \$500,000 per accident

**Collision Deductible:** \$1000 per accident

**Substitute Transportation:** \$30 per day

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