

COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy



This policy is issued by:

The Commerce Insurance Company
 Webster, MA 01570-0758
 www.Commerceinsurance.com

Item 1: This policy is issued to:

Massachusetts Personal Automobile

Policy Number: **DWL496**

Agent: **886**

W. GOCHIS INS AGENCY, INC

JOSCHA BACH

MA 02139-2717

113 CAMBRIDGE ST

BURLINGTON

MA 01803

Item 2: This policy is in effect from:

APRIL 28, 2015 to

APRIL 28, 2016 (12:01 A.M Eastern Standard Time)

Item 3: Description of your Auto:

DIRECT BILL

Auto 1	06 HONDA CR-V SE 4D WAGON	Auto
	SHSRD78986U414640	

Item 4: This policy provides only the coverages for which a premium charge is shown:

Coverages, Parts 1-12	AUTO 1				AUTO			
COMPULSORY INSURANCE	LIMITS	Deductible	Annual Premium	Adjusted Premium	LIMITS	Deductible	Annual Premium	Adjusted Premium
1 Bodily Injury To Others	\$ 20000 per Person \$ 40000 per Accident	None	\$ 328	328	\$ per Person \$ per Accident	None	\$	
2 Personal Injury Protection	\$ 8000 per Person	\$ NONE — yourself and household members	\$ 109	109	\$ per Person \$ — yourself and household members		\$	
3 Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000 / \$40,000)	\$ 100000 per Person \$ 300000 per Accident	None	\$ 24	24	\$ per Person \$ per Accident	None	\$	
4 Damage To Someone Else's Property (Compulsory Limits \$5,000)	\$ 100000 per Accident	None	\$ 425	425	\$ per Accident	None	\$	
OPTIONAL INSURANCE								
5 Optional Bodily Injury To Others	\$ 100000 per Person \$ 300000 per Accident	None	\$ 191	191	\$ per Person \$ per Accident	None	\$	
6 Medical Payments	\$ per Person	None	\$		\$ per Person	None	\$	
7 Collision	Actual Cash Value *	\$ 1000	\$ 458	458	Actual Cash Value	\$	\$	
8 Limited Collision	Actual Cash Value	\$	\$		Actual Cash Value	\$	\$	
9 Comprehensive	Actual Cash Value	\$ 300	\$ 154	154	Actual Cash Value	\$	\$	
10 Substitute Transportation	Up to \$ 15 a day, maximum \$ 450	None	\$ 25	25	Up to \$ a day, maximum \$	None	\$	
11 Towing and Labor	Up to \$ for each disablement	None	\$		Up to \$ for each disablement	None	\$	
12 Bodily Injury Caused By An Underinsured Auto	\$ 100000 per Person \$ 300000 per Accident	None	\$ 28	28	\$ per Person \$ per Accident	None	\$	

MERIT RATING PLAN	Premium Adjustment	\$		Premium Adjustment	\$	
PREMIUM (per AUTO)	AUTO	\$1742	1742	AUTO	\$	
TOTAL PREMIUM (POLICY)	* INCL WAIVER OF DED					\$ 1742.00
DISAPPEARING DEDUCTIBLE CREDITS AS OF 04-28-2015: \$ 0						

DISCOUNTS	Account	Age 65 & Older	Annual Mileage	Anti Theft	Good Student	MCD	Shop Smart	Student Away	Motorcycle Training	Pay Plan	Smart Driver	Clean in 3	Welcome Back
AUTO 1				20%						1%			
AUTO													

REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION
 INSURED