

Item 5: Principal Place of Garaging		Item 6: Secured Lender/Lessor- Additional Insured, if Rented Auto	
AUTO	1	CAMBRIDGE	11
AUTO			

**OPERATOR INFORMATION**

Operator Name	Date of Birth	License Number	Lic. State	Clean in Three	CIC Merit Rating	Date First Licensed		Driver T. Training S-Smart B-Both	Student G-Good A-Away B-Both	Def Op Y/N	Operator Status		
						Auto	Motorcycle				V1	V2	V3
[REDACTED]				N	OO	10/20/94				N	P		
[REDACTED]				N	OO	07/02/07				N	O		

**Identification Numbers of Endorsements Forming a Part of This Policy:**

MPY-0016-S 1110      M-0099-S 0911      CIC-2197 0513      CIC-2212 1113  
 CIC-2238 0514

**Additional Information:**

**MERIT RATING PLAN**

The Merit Rating Plan premium adjustment for each auto is based on the driving records of the operators listed on your policy. Premium adjustments can result from incident-free driving, or from a Merit Rating Board report of an at-fault accident or traffic law violation during the five year period immediately preceding the policy effective date. The Merit Rating Board code and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

For SDIP Statement send request to [sdip@mapfreusa.com](mailto:sdip@mapfreusa.com) or call 800-922-8276 x11101

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

**NOTICE:** You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit or deny payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

Auto	Rating Class	Prem Town	Stat Class	Risk Type	Age	HT CMP	Annual Mileage	Risk Level	Years Lic Group	MR Group	CIC Loy Group	AAA Loy Group	Comp Sym	Coll Sym	Liab Sym	PIP/Ins Syn
1	1101	600	1101	1	9	0		EAABB	3	2	00	99	13	13	290	49
2																

*Thomas J. Lechis*

CO USE	Batch	Seg	Rep	Curr Dt	Run Seg	End No	Last Run DT	Rate Type	HH Level	EDF	Countersigned by Authorized Agent
	A14	012	N	118	006520	001	000	V	69	N	