

How's **Your Insurance IQ?** Take Our **QUIZ & SEE.**



In the event of a loss, your **Automobile Policy** is the first item you will read. Take our quiz to make sure **you have covered your most prized possessions.**

I understand the following:

- | | Yes | No |
|--|--------------------------|--------------------------|
| <i>Optional Bodily Injury to Others</i> coverage protects me against lawsuits in the event that I cause an accident. BPH recommends minimum limits of \$250,000 per person/\$500,000 per accident. | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>Damage to Someone Else's Property</i> covers me for damaging a car, house, fence, etc that belongs to someone else. | <input type="checkbox"/> | <input type="checkbox"/> |
| All licensed drivers in my household and others who use my car on a regular basis must be listed as operators on my policy. Failure to do so can result in an uncovered claim. | <input type="checkbox"/> | <input type="checkbox"/> |
| Collision coverage provides coverage for my car in the event of an accident. If I am at fault or the victim of a hit and run, I must pay the deductible. | <input type="checkbox"/> | <input type="checkbox"/> |
| If I purchase the collision waiver of deductible and can identify the person who caused the accident, the deductible will be waived. | <input type="checkbox"/> | <input type="checkbox"/> |
| Comprehensive coverage reimburses me for any physical damage to my car other than a collision. Fire, theft, vandalism, glass and flood are common examples of covered damages. | <input type="checkbox"/> | <input type="checkbox"/> |
| My MA policy is only valid in the US and Canada. When driving in other countries, I should always purchase increased liability coverage and physical damage from the rental car agency. | <input type="checkbox"/> | <input type="checkbox"/> |
| If my policy is cancelled for non-payment of premium, I will have to pay 100% of the annual premium to write a new policy in Massachusetts. | <input type="checkbox"/> | <input type="checkbox"/> |
| Before I transfer license plates from one car to another, I must inform BPH or the new car will not have coverage. I know I cannot change or bind coverage by leaving a voice mail message. | <input type="checkbox"/> | <input type="checkbox"/> |
| If I am over 65, I will receive a 25% credit on the car for which I am the Principal Operator. | <input type="checkbox"/> | <input type="checkbox"/> |
| Multi-car discounts are available for individuals or married couples who insure more than one car with the same insurance company. | <input type="checkbox"/> | <input type="checkbox"/> |
| If my personal vehicle has writing on its side advertising a business, I must have commercial license plates and change to a business class 30 on my Massachusetts auto policy. | <input type="checkbox"/> | <input type="checkbox"/> |
| If I am an owner of a customized truck or van, I must purchase specific insurance coverage for enhancements such as custom paint, truck bed caps and bed liners, snowplows, attached tool chests and audio-visual equipment. | <input type="checkbox"/> | <input type="checkbox"/> |
| Awnings and other accessories are not automatically covered for my trailers and campers. Coverage can be added by endorsement. | <input type="checkbox"/> | <input type="checkbox"/> |
| Substitute transportation provides up to 30 days rental coverage after my collision loss or a covered comprehensive loss. Several limits are available. | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>Uninsured Motorist</i> provides coverage if the other car that caused my injuries was not insured. | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>Underinsured Motorist</i> covers me if the person who caused my injuries has inadequate liability coverage on their own policy. | <input type="checkbox"/> | <input type="checkbox"/> |
| My driving record greatly affects my insurance premium. If I have many points on my record, I should consider increasing the deductible for collision or removing the coverage if my vehicle is older to reduce the rate. | <input type="checkbox"/> | <input type="checkbox"/> |
| Anti-theft systems reduce the premium charged for comprehensive. I should make sure I am receiving a credit if my car is equipped with a theft deterrent. | <input type="checkbox"/> | <input type="checkbox"/> |
| To cancel an auto policy, I must return my license plates to the RMV or process the cancellation online through the Department of Transportation website. I must send a copy of the return receipt upon transaction. | <input type="checkbox"/> | <input type="checkbox"/> |

If you checked no to any question and would like to review your policy with us, please complete this form and return in the enclosed envelope or call us at 617-472-3000. Your reimbursement at the time of a loss is our primary concern.



Burgin Platner Hurley

Name _____ Phone _____ Date _____

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