

Filing at a Glance

Company: Sentinel Insurance Company Limited

Product Name: Sentinel Adopt PAP 2005 SERFF Tr Num: HART-125247891 State: Arkansas

Enhancements that apply to Rule 1 and 14.

TOI: 19.0 Personal Auto SERFF Status: Closed State Tr Num: AR-PC-07-025665

Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: FN.15.599.2007.04 State Status:

(PPA)

Filing Type: Rule Co Status: Initial Filing Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Authors: Joyce Driscoll, Claire Disposition Date: 08-07-2007

Dubord, Marilu Gonzalez, David

Logan, Angela Isaac

Date Submitted: 08-01-2007 Disposition Status: Filed

Effective Date Requested (New): 09-05-2007

Effective Date (New): 09-05-2007

Effective Date Requested (Renewal): 10-23-2007

Effective Date (Renewal): 10-23-2007

General Information

Project Name: Sentinel Adopt PAP 2005 Enhancements that apply to Rule 1 and 14. Status of Filing in Domicile:

Project Number: FN.15.599.2007.04

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08-07-2007

State Status Changed: 08-02-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We herewith file the adoption of the PAP 2005 Enhancements that apply to Rule 1 and 14 as described in the Explanatory Memorandum prepared by Raymond Attreed, Coverage Specialist.

Company and Contact

Filing Contact Information

Joyce Driscoll, Filing Analyst

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Hartford, CT 06055

(860) 547-5941[FAX]

Filing Company Information

Sentinel Insurance Company Limited

CoCode: 11000

State of Domicile: Connecticut

Hartford Plaza

Group Code: 91

Company Type: Property

Hartford, CT 06115
(860) 547-5000 ext. [Phone]

Group Name:
FEIN Number: 06-1552103

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0025457035	\$25.00	07-27-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	08-07-2007	08-07-2007

Disposition

Disposition Date: 08-07-2007

Effective Date (New): 09-05-2007

Effective Date (Renewal): 10-23-2007

Status: Filed

Comment:

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Manual Page	Filed	Yes
Rate	Manual Pages	Filed	Yes

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Manual Page	AR-1.1	Replacement		AR SENT FN15599200704 Manual Page AR-1.1.pdf
Filed	Manual Pages	AR-14.5 thru AR-14.7	Replacement		AR SENT FN15599200704 Manual Pages AR-14.5-14.7.pdf



**SENTINEL INSURANCE COMPANY, LTD.
ARKANSAS PERSONAL VEHICLE MANUAL**

1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. Not used as a public or livery conveyance for passengers,
 - b. Not rented to others.
2. A motor vehicle that is a pickup, or van, shall be considered a private passenger auto, if it:
 - ★a. Has a Gross Vehicle Weight Rating of less than 10,000 lbs., or is a vehicle with a Gross Vehicle Weight Rating equal to or greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 - b. Is not used for the delivery or transportation of goods or material unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) For farming or ranching.

A pickup or van used in the business of the United States Government, by an employee of any of the Government, shall be considered a private passenger auto only if:

- a. It meets the conditions in a. and b. above; and
 - b. Coverage is limited in accordance with the federal employees using autos in government business endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in 1. and 2. above.
- B. AUTO** as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C. LIABILITY** as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D. Reserved For Future Use.**
- E. COMPREHENSIVE COVERAGE** as used in this manual refers to other than collision damage to a motor vehicle.
- F. OWNED** as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured – lessor endorsement.
- G. GROSS VEHICLE WEIGHT RATING** as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.
- H. FIRST YEAR** as used in this manual refers to the first twelve month period subsequent to policy inception.



SENTINEL INSURANCE COMPANY, LTD. ARKANSAS PERSONAL VEHICLE MANUAL

★ F. Excess Electronic Equipment

1. Coverage

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently in the vehicle at the time of loss is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to;

- a. Radios and Stereos;
- b. Tape decks;
- c. Compact Disk Systems;
- d. Navigation Systems;
- e. Internet Access Systems
- f. Personal Computers
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios

However, electronic equipment that reproduces, receives, or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Maximum limit of Liability For Excess Sound Reproducing Equipment	Semi Annual Premium Per Auto
\$1,500	\$ 23
2,000	46
2,500	69
3,000	92
3,500	115
4,000	138
4,500	161
5,000	184

3. Endorsement

Attach the Excess Electronic Equipment Coverage endorsement to the policy.



SENTINEL INSURANCE COMPANY, LTD. ARKANSAS PERSONAL VEHICLE MANUAL

★ G. Tapes, Records, Discs and Other Media Coverage

1. Additional coverage for \$200 worth of tapes, records, discs and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

2. Tapes, Records, Discs and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional charge of \$7 per auto.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage

3. Endorsement

Attach the-Excess Electronic Equipment Coverage endorsement to the policy.

★ H. Customizing Equipment Coverage

Comprehensive and collision coverage for customizing equipment may be purchased on a stated amount basis for any panel truck, pickup or van insured for physical damage coverage. Refer to the customizing equipment coverage (stated amount insurance) endorsement for the extent of coverage.

1. The cost of customized equipment should not be considered when determining the symbol of the vehicle.
2. The customizing charge determined in this rule is the only charge for customized equipment on a vehicle.
3. The charge for customizing is made only when the customizing equipment coverage (stated amount insurance) endorsement is attached.

Rate as follows:

1. Refer to state rate pages, use the territory and any physical damage deductible applicable to the vehicle.

2. Multiply the Symbol 2 rate for the current model year by the following factor to obtain the stated amount rate per \$100 of customizing:

Comprehensive - For all model years: .017

Collision - For all model years: .010

3. Multiply the stated amount rate for customizing by the desired limit of coverage to obtain the stated amount customizing Base Rate.
4. Multiply the customizing Base Rate by the vehicles final calculated factor to determine the premium for stated amount Comprehensive and Collision customizing coverage.

NOTES:

1. The customizing equipment coverage (stated amount insurance) endorsement shall be attached.
2. If Comprehensive or collision coverage for customizing is purchased, the vehicle must have the corresponding Comprehensive or Collision coverage.
3. The customizing deductibles shall be the same as the vehicle deductibles.



**SENTINEL INSURANCE COMPANY, LTD.
ARKANSAS PERSONAL VEHICLE MANUAL**

★ I. Limited Mexico Coverage

1. Coverage is extended to apply to accidents occurring in Mexico on a trip of ten days or less if within twenty-five miles of the United States border.
2. Rate - No charge.
3. Attach the Limited Mexico coverage endorsement.

★ J. Auto Loan/Lease Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the auto loan/lease coverage either within 30 days of leasing or financing a new vehicle or an applicant must request this coverage at the time of application.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

3. Endorsement

Attach the auto loan/lease coverage endorsement to the policy.

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	08-07-2007
Comments:	Attached is the Property and Casualty Transmittal Document.			
Attachment:	AR SENT PC-TD-1 Rule Filing.pdf			
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	08-07-2007
Bypass Reason:	Not Applicable. This is a Rule Filing.			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	08-07-2007
Bypass Reason:	Not Applicable. This is a Rule Filing.			
Comments:				
Satisfied -Name:	Explanatory Memorandum	Review Status:	Filed	08-07-2007
Comments:	Attached is the Explanatory Memorandum.			
Attachment:	AR SENT FN15599200704 Explanatory.pdf			

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Hartford Financial Services Group	00914

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Sentinel Insurance Company, Ltd.	Connecticut	00914-11000	06-1552103	

5. Company Tracking Number	FN.15.599.2007.04
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Joyce Driscoll, Technical Services, T-1-54 Hartford Plaza, Hartford, CT 06115	Filing Analyst	860-547-3468	860-547-5941	Joyce.Driscoll@TheHartford.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Joyce Driscoll

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	PC
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 09-05-2007 Renewal: 10-23-2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	08-01-2007
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	FN.15.599.2007.04
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We herewith file the adoption of the PAP 2005 Enhancements that apply to Rule 1 and 14 as described in the Explanatory Memorandum prepared by Raymond Attreed, Coverage Specialist.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 0025457035
Amount: \$25.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

EXPLANATORY MEMORANDUM

PERSONAL AUTOMOBILE

Change No. 1 - Definition of Pickups and Vans (Gross Vehicle Weight)

Introduction

Rule 1., Definitions, is being revised to incorporate several changes to the Gross Vehicle Weight (GVW) limitation on a pickup or van under the Personal Auto Program.

Background

Currently, Rule 1. Definitions of the Personal Vehicle Manual (PVM) - General Rules provides that a motor vehicle that is a pickup or van shall be considered a private passenger auto if it has a Gross Vehicle Weight (GVW) of less than 10,000 lbs. and defines "Gross Vehicle Weight" as the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

In the past few model years, an increasing number of pickup trucks have offered Dual Rear Wheels (DRW) as optional equipment, which generally increases a vehicle's GVW over the 10,000 lb. limit specified in the PAP eligibility criteria.

Furthermore, as a result of insurer input and additional research, we have found that the definition of Gross Vehicle Weight Rating (GVWR) in the Federal Motor Vehicle Safety Standards (49 CFR 571.3) resembled the definition of Gross Vehicle Weight currently in Rule 1.G. of the PVM.

Thus, we are revising Rule 1. to accommodate an eligible pickup truck with a GVW greater than 10,000 lbs. and to incorporate the word "Rating" after "Gross Vehicle Weight".

Explanation of Changes

The revisions to Rule 1. Definitions are as follows:

- ◆ The word "Rating" is being incorporated into the term "Gross Vehicle Weight" as the term "Gross Vehicle Weight Rating" is used in the Federal Vehicle Safety Standards.
- ◆ The definition of a pickup or van is amended to include a vehicle with a GVWR greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification (S & I) section.

The S & I section provides the vehicle auto symbols used in rating physical damage coverage. Certain vehicles over 10,000 lbs. are symbolled in the S & I section, if they belong to a vehicle series (vehicles of the same make and model) in which a majority of the vehicles in the series are under 10,000 lbs. and, as such, meet PAP eligibility requirements. The revised rule will specify that such larger vehicles are eligible for a PAP.

- ◆ The current language, GVW of *less than 10,000 lbs.* is amended to GVWR of *10,000 lbs. or less*, for consistency with the GVWR criteria used in U.S. Department of Transportation light truck classifications.

Revised Rules

PVM General Rules - Rule **1.A.** and **1.G.**, Definitions

Change No. 2 - Excess Electronic Equipment Coverage

Introduction

Rules **14.F.**, **G.**, and **H.** concerning excess electronic equipment and tapes, records, disks and other media coverage in the Personal Vehicle Manual - General Rules are being revised to reflect the revisions to coverage for electronic equipment that reproduces, receives or transmits audio, visual or data signals, in the revised Personal Auto Policy (PAP).

Background

In Multistate PAP forms filing PP-2003-OFR03, we have introduced:

- ◆ Coverage under Part D of the PAP, for electronic equipment that reproduces, receives or transmits audio, visual or data signals and is permanently installed in the location used by the auto manufacturer. This will include both manufacturer installed equipment as well as aftermarket equipment.
- ◆ A sub-limit of \$1,000 for electronic equipment that reproduces, receives or transmits audio, visual or data signals and is permanently installed, but not in the location used by the auto manufacturer.
- ◆ Additional coverage above the \$1,000 limit for an additional premium under **PP 03 13**.

We are now revising Rules **14.F.**, **G.**, and **H.** in conjunction with these forms revisions.

Explanation of Changes

The revisions to Rule **14.F.**, **G.**, and **H.** are as follows:

- ◆ Rule **14.G.** is deleted and combined with Rule **14.F.** to coincide with the coverage changes made to Exclusions 4. and 5. of Part D of the PAP, and will also include the same rating format utilized for sound reproducing equipment.
- ◆ Rule **14.H.**, which addresses coverage for tapes, records, disks and other media, is redesignated as Rule **14.G.** Coverage remains the same for \$200 of tapes, records, disks and other media and is automatically provided at no additional charge when Excess Electronic Equipment Coverage is purchased. Conversely, if Excess Electronic Equipment Coverage is not purchased, coverage for \$200 of tapes, records, disks and other media is available for an additional charge.

The revisions to these rules are as follows:

F. Excess Electronic Equipment Coverage

1. Coverage

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is:

permanently installed in the vehicle,

at the time of loss, is automatically covered under the policy without additional premium charge. **Such equipment includes, but is not limited to:**

- a. Radios and Stereos;
- b. Tape decks;
- c. Compact Disk Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

Deleted: Increased Limits For

Deleted: Sound Reproducing

Deleted: specifically designed solely for the reproduction of sound and is

Deleted: a.

Deleted: P

Deleted: ; or

Deleted: b. Designed to be solely operated by use of the power from the vehicle's electrical system and is removable from a housing unit which is permanently installed in the vehicle;

Deleted: along with accessories used with such equipment,

Deleted: ¶

Deleted: designed solely for the reproduction of sound and accessories used with such equipment

Deleted: or accessories

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Maximum Limit of Liability For Excess Electronic Equipment	Premium Per Auto
\$ 1,500	Refer to Rate Pages
2,000	
2,500	
3,000	
3,500	
4,000	
4,500	
5,000	

For limits in excess of \$5,000, Refer to Company.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

liability based upon the total available at the limits shown below.

- Deleted: Sound Reproducing**
- Deleted:** Attach the coverage for excess sound reproducing equipment, audio visual and data electronic equipment, and tapes, records, discs and other media endorsement to the policy.
- Deleted: G. Audio, Visual and Data Electronic Equipment Coverage**
- Deleted: 1. Coverage**
Coverage is available for loss to any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals, ar ... [1]
- Deleted: a.** The equipment at the time of the loss is:
- Deleted: (1)** Permanently installed in the vehicle; or
- Deleted: (2)** Designed to be solely operated by use of the power fr ... [2]
- Deleted: b.** The equipment is not necessary for the normal opera ... [3]
- Deleted:** Types of electronic equipment not specifically desi ... [4]
- Deleted: a.** Citizens Band Radios;
- Deleted: b.** Telephones;
- Deleted: c.** Two-Way Mobile Radios;
- Deleted: d.** Scanning Monitor Receivers;
- Deleted: e.** Television Monitor Receivers
- Deleted: f.** Video Cassette Recorders;
- Deleted: g.** Audio Cassette Recorders; and
- Deleted: h.** Personal Computers.
- Deleted: Note**
- Deleted: a.** When Collision or Other Than Collision Coverage is ... [5]
- Deleted: b.** Coverage is not available for radar or laser detectors
- Deleted: 2. Rating**
- Deleted:** The provisions of Rule 4. Classifications and Rule 5. Saf ... [6]
- Deleted: a.** Determine the limit of
- Deleted:** cost new of the electronic equipment permanently install ... [7]
- Deleted: b.** Coverage is avail
- Deleted:** Refer to the rate pages for the premium for these limits. ... [8]

G. Tapes, Records, Disks and Other Media Coverage

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for [increased limits for excess electronic equipment](#).

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for [increased limits for excess electronic equipment](#),

[coverage for \\$200 worth of tapes, records, disks and other media](#) is available for an additional charge. Refer to rate page for the premium per auto. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

3. Endorsement

[Attach the excess electronic equipment coverage endorsement to the policy.](#)

Deleted: 3. Endorsement

Deleted: Attach the coverage for excess sound reproducing equipment, audio, visual and data electronic equipment and tapes, records, discs, and other media endorsement to the policy.¶

Deleted: H

Deleted: Discs

Deleted: discs

Deleted: :

**Deleted: a. Increased Limits Excess Sound Reproducing Equipment; or¶
b. Audio, Visual and Data Electronic Equipment.**

Deleted: Discs

Deleted: :

**Deleted: a. Increased Limits Excess Sound Reproducing Equipment; or¶
b. Audio, Visual and Data Electronic Equipment;**

Deleted: C

Deleted: discs

Deleted: Attach the coverage for excess sound reproducing equipment, audio, visual and data electronic equipment, and tapes, records, discs and other media endorsement to the policy

(The remainder of Rule 14. will be redesignated accordingly.)

Revised Rules

- ◆ PVM General Rules - Rule 14.F., Excess Electronic Equipment Coverage; and
- ◆ PVM General Rules - Rule 14.G., Tapes, Records, Disks and Other Media Coverage.

Prepared by

Raymond Attreed, CPCU
Coverage, Litigation and Product Support
PH# (860) 547-3587

1.Coverage

Coverage is available for loss to any electronic equipment not specifically designed solely for the reproduction of sound that receives or transmits audio, visual or data signals, and any accessories used with such equipment, if at the time of loss the equipment or accessories are contained in a vehicle described in the policy for which this coverage is provided.

This coverage applies only if:

(2)Designed to be solely operated by use of the power from the vehicle's electrical system and the equipment is removable from a housing unit which is permanently installed in the vehicle; and

b.The equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems.

Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include, but are not limited to:

a.When Collision or Other Than Collision Coverage is purchased, corresponding coverage is automatically provided without additional premium charge for permanently installed telephones designed to be operated by the use of the vehicle's electrical system and any accessories used with the telephone.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

Develop the premium independently for each covered auto as follows:

cost new of the electronic equipment permanently installed in that auto and the cost new of its accessories. Do not include the cost of tapes, records, discs and other media in determining this limit.

Refer to the rate pages for the premium for these limits.

Total Cost	
New of Equipment	Premium
and Accessories	Per Auto

\$ 0 –	500
501 –	1,000
1,001 –	1,500
1,501 –	2,000
2,001 –	2,500
2,501 –	3,000
3,001 –	3,500
3,501 –	4,000
4,001 –	4,500
4,501 –	5,000
5,001 and Over	

Refer To
Rate Pages