



Your Renewal Automobile Coverage Selections Pages will be mailed soon—either by your individual Cushman Insurance Group agency or directly by your insurance company. We ask that you please review your coverage carefully and call us if you have any questions at all.

As in previous years, there is an array of policy discounts available from most insurance companies. And as always, Cushman Insurance is dedicated to making sure that you receive the best coverage at the best possible rates. So please check to be sure you are receiving all available credits you may be entitled to, including but not limited to:

- Automobile Passive Restraints Discount (air bags and automatic seat belts)
- Multi-car Discount
- Multi-policy Discount (auto and home policies with same insurance company)
- Group Discounts (CPAs, SBLI)
- Low Mileage Discount*
- Family Discounts (good student, student away at school)
- Hybrid Vehicle Discount
- Discount for age 65 and over
- Anti-theft Device Discount
- Pay In Full Discount
- Green Discount (no paper)

** Please note: you must complete and return the Mileage Discount Form to your agent to be eligible for this discount. You'll find that form on our website at Client Services > Forms > Insurance Forms.*

As you review your coverage selections page, check your coverage levels. We have listed our recommendations for minimum coverage below. Please understand that these are recommended minimums only and that higher limits are available and recommended.

- Carry at least \$100,000/\$300,000 on Parts 3 & 12: Bodily Injury Caused by an Uninsured OR Underinsured Auto, and Part 5: Optional Bodily Injury to Others.
- Carry at least \$100,000 on Part 4: Damage to Someone Else's Property.
- Consider purchasing Substitute Transportation/Rental Coverage of at least \$30 per day.
- Consider purchasing Towing Coverage of at least \$50 per occurrence.
- Consider purchasing Medical Payments of at least \$5,000.
- Review the Deductible on Comprehensive & Collision Coverage; you could save money by increasing these deductibles.

IMPORTANT NOTES:

- All licensed household members, as well as any individual who CUSTOMARILY operates your vehicle(s), MUST be listed on your policy. Failure to do so may affect any subsequent claim payment.
- If you are driving for a ride share company (such as Uber or Lyft), you do not have coverage under your MA private passenger auto policy. Please contact your agent for coverage options.
- Also, please notify us within 30 days of any change of your address.

If you would like a copy of the Massachusetts Buyers Guide, please call and we will mail one to you. We appreciate and thank you for your continued business.

Sincerely,

Marc A. Lane
President

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