

MASSACHUSETTS BENEFITS DEDUCTIBLE OFFERING DISCLOSURE

Massachusetts law permits you to select workers' compensation coverage that includes a deductible or a deductible with an aggregate. You are not required to select a deductible. We are required by Massachusetts regulations to provide our deductible options to you. If you select a deductible option you must advise your agent of your selection prior to the binding of coverage or renewal of your policy.

If you do select a deductible, you may choose only one deductible amount. We will pay that deductible amount for you and you will promptly reimburse us for any amounts so paid.

This offer is contingent on your ability to promptly reimburse any and all deductible amounts that we pay on your behalf. If we determine that you are not able to promptly and fully reimburse deductible amounts when due, your policy will not include a deductible option. We will advise you in writing and identify the source of the information on which the decision was based, when a decision not to include the deductible option on your policy results from a credit investigation.

Deductible reimbursement invoices are paid online monthly through our Customer Portal. You may also view your claims activity, adjuster notes, claim payments, and claim reserves via the Customer Portal. Failure to fully reimburse us for deductible amounts paid on your behalf and when due, will result in the cancellation of your policy, in accordance with applicable policy provisions and not withstanding any Massachusetts insurance law to the contrary.

PLEASE REVIEW THE DEDUCTIBLE OFFERINGS AND ADVISE YOUR AGENT OF YOUR DEDUCTIBLE SELECTION PRIOR TO THE BINDING OF COVERAGE OR RENEWAL OF YOUR POLICY. YOU ARE NOT REQUIRED TO MAKE AN ELECTION OR RESPOND IF YOU DO NOT WISH A DEDUCTIBLE TO APPLY TO YOUR POLICY.

Massachusetts Benefits Deductible Program:

- \$500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$1,000 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$2,000 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$2,500 deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$5,000 deductible for total losses (Medical and Indemnity) per claim for bodily injury by accident or disease, or

Massachusetts Benefits Claim and Aggregate Deductible Program:

- \$0 to \$75,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with \$10,000 Aggregate Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$75,001 to \$100,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with \$10,000 Aggregate Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$100,001 to \$125,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with \$10,000 Aggregate Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or

- \$125,001 to \$150,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with \$10,000 Aggregate Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- \$150,001 to 200,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with \$10,000 Aggregate Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease, or
- Over \$200,000 Basis for the Aggregate Limit with \$2,500 Claim Deductible with 5% of basis for Aggregate limit Deductible for total losses (Medical and Indemnity) benefits per claim for bodily injury by accident or disease.

This form is not a part of your policy and does not provide coverage.