



**MASSACHUSETTS AUTOMOBILE POLICY**  
**OPTIONAL BODILY INJURY TO OTHERS - PART 5**

Optional Bodily Injury Coverage should not be excluded from your policy without careful consideration.

Exclusion of this coverage leaves you without protection in several instances:

COMPULSORY Bodily Injury Coverage will NOT PAY DAMAGES:

1. FOR INJURIES TO GUEST OCCUPANTS OF YOUR AUTO.
2. FOR ACCIDENTS OUTSIDE OF MASSACHUSETTS.
3. FOR ACCIDENTS IN PLACES IN MASSACHUSETTS WHERE THE PUBLIC HAS NO RIGHT OF ACCESS.

OPTIONAL Bodily Injury is available at minimal cost and it will provide coverage for injuries to guest occupants and for accidents occurring outside Massachusetts.

Should you still not wish to purchase the OPTIONAL Bodily Injury Coverage, please sign below indicating that you are aware of the limitations of the COMPULSORY Bodily Injury Coverage.

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**EXCLUSION OF COVERAGE**

PLEASE EXCLUDE OPTIONAL BODILY INJURY TO OTHERS (PART 5) FROM MY POLICY EFFECTIVE

THIS COVERAGE HAS BEEN EXPLAINED TO ME AND I UNDERSTAND HOW THIS COVERAGE EXCLUSION LIMITS MY INSURANCE.

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

POLICY NUMBER: \_\_\_\_\_