

Facts to Remember

- Massachusetts law required a Mandatory Pre-Insurance Inspection of used private passenger motor vehicles prior to providing coverage for Collision, Limited Collision, or Comprehensive (Parts 7, 8 or 9). In some cases, the required inspection may be deferred for seven calendar days (not including legal holidays). If your auto is not inspected within the required time period, these coverages will be automatically suspended. Your premium will be adjusted if the suspension lasts for more than ten days.
- If you cancel your insurance policy, no refund will be issued until your insurance company receives a receipt showing that your license plates have been returned to the Registry of Motor Vehicles.
- It is your responsibility to make sure that your safety inspection sticker and your registration plates are current. If you fail to renew on time, you may be fined and surcharged. You must pay your premium to avoid cancellation of your insurance. On the effective date, cancellations are electronically reported to the Registry of Motor Vehicles.
- If you travel outside of Massachusetts to another state or to Canada, it is a good idea to have your insurance policy or proof of insurance with you. Your agent or insurance company can provide these forms.
- If any of your children who are household members obtain a driver's license you must notify your company within 60 days of that date. You must list all licensed household members and any other licensed person who will customarily operate your auto.
- If you or someone on your behalf gives your insurance company false, deceptive, misleading or incomplete information concerning the description and place of garaging of the vehicles to be insured, the names of operators required to be listed and the answers given for all listed operators, your insurance company may refuse to pay your claims under any and all of the Optional Insurance Parts of your policy.

Division of Insurance Consumer Brochures & Special Listings

Consumer Brochures

If you would like copies of our brochures, please email our consumer mailbox. In your request, please be sure to include your name, address, and the name of the brochure that you wish to receive. Below is a list of brochures that are available to you. The "Ways to Save on Your Massachusetts Automobile Insurance" and "Appealing Your Motor Vehicle Accident SDIP Surcharge" brochures are available online.

Title

Ways to Save on Your Massachusetts Automobile Insurance
Appealing Your Motor Vehicle Accident SDIP Surcharge
The Massachusetts Guide To Health Insurance For People With Medicare
The New Nongroup Health Insurance Plans in Massachusetts