



MAPS Overview

MAPS Home for Massachusetts Personal Lines Homeowner

Existing Massachusetts Personal Lines Home	MAPS Home
Homeowners policies with an effective date of February 16, 2025 or earlier.	Homeowners policies with an effective date of February 17, 2025 or later.
In-force policies written under the existing home program (Massachusetts Personal Lines Homeowners) will remain in the existing program. There are no changes.	Applies only to new business policies with an effective date of February 17, 2025 or later.
Policy coverages, endorsements, and policy term options	<p>Endorsements removed:</p> <ul style="list-style-type: none"> • Advantage Elite Extended: replaced with a bundle • Advantage: replaced with a bundle • PremierLiving®: discontinued • Restorationist®: discontinued • Other Structures on the Residence Premises – Increased Limits: up to 100% of Coverage A is offered instead <p>New endorsements specific to MAPS Home:</p> <ul style="list-style-type: none"> • Matching of Undamaged Roof Surfacing Additional Coverage • Matching of Undamaged Siding Additional Coverage • Limited Loss Settlement for Windstorm or Hail Losses to Roof Surfacing • MAPFRE Elite Plus • MAPFRE Advantage Plus
Discounts, savings and features	See MAPS Home Discounts, Savings and Features chart.
Homeowners bundles	Depending on which bundle is selected, coverage limits and endorsements designed specifically for the bundle will automatically be applied. Refer to the MAPS Home Bundles document for more information.
Base coverages	<p>The same base coverage levels for HO-3 and HO-5 are applicable to all four property underwriting companies. Additionally, there is opportunity to increase coverage above the minimum amounts.</p> <ul style="list-style-type: none"> • Coverage B: 10% • Coverage C: 30% • Coverage D: 20% • Coverage E: \$100,000 • Coverage F: \$1,000 <p><i>When adding Personal Property Replacement Cost Coverage, Coverage C is still increased by 20%. So, if 30% of Coverage A is afforded, then Partial Payment Rate Coverage (PPRC) will be increased to 50%.</i></p>
Supplemental Application	<p>New with MAPS Home.</p> <p>This new application will require a signature by the applicant as part of the application process. The response to the pre-qualification questions in AgencyPortal™ will automatically pre-fill on to the Supplemental Application. A copy of this application can be found on the Massachusetts Agent Resource Site (ARS).</p>

Effective February 17, 2025

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