

Insurance Times: Mass. extends used car inspection deadline

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BOSTON — It's a three-day bonus.

That's the auto inspection deadline extension that Massachusetts auto policyholders will get when they buy physical damage coverage for newly purchased used vehicles

Previously, policyholders got a seven-day limit to have their vehicles inspected for pre-existing damage. But the Division of Insurance extended the deadline by three days recently, as part of several changes regarding how it regulates the pre-insurance inspection of cars.

Policyholders still risk having their collision/comprehensive coverage suspended if they don't get a pre-insurance inspection.

The 10-day timeframe excludes Sundays and legal holidays, the DOI said.

The revised regulation also affects how insurers can waive mandatory inspection for used cars.

Among those circumstances: when agents transfer their business to more than one insurer, or if a policyholder is renewing with a different insurer, the existing vehicle carriers collision and/or comprehensive coverage or if a copy of a prior pre-insurance inspection is provided.

The DOI issued its revised regulation (211.CMR 94 00) on May 10, following an April 2 public hearing.