ZONE 1 Northerly by the Vermont border; westerly by the New York border; southerly by a line running along Rte. 20 to the junction with Rte. 7 in Pittsfield; north on Rte. 7 to Rte. 9 and east on Rte. 9 to the junction of Rte. 8; and easterly by a line running from the Vermont border south along Rte. 8 to Rte. 9 in Pittsfield.

ZONE 2 Northerly by Vermont border; westerly by Zones 1 and 3; southerly by the Massachusetts Turnpike (I-90) from the intersection with the Housatonic River in Lee, east to the intersection (dead end) with Bonny Rigg Hill Road in Becket; and easterly by a line running from the Vermont border south along Rte. 112 to Rte. 143 in Worthington, along Rte. 143 west to the intersection with the Middle Branch of the Westfield River, then south along Tourt Brook to the Middle Branch of the Westfield River to the intersection with the East Branch of the Westfield River, south along the East Branch of the Westfield River to the intersection with the East Branch of the Westfield River, south along the East Branch of the Westfield River to Rte. 20 in Huntington, west along Rte. 20 to Bonny Rigg Hill Road in Becket, south on Bonny Rigg Hill Road to the intersection with the Massachusetts Turnpike.

ZONE 3 Northerly by Zone 1; westerly by the New York border; southerly by the New York and Connecticut borders; and easterly by a line running south along the Housatonic River from the junction with Rte. 9 in Pittsfield to the junction with Rte. 20 in Lee, east along Rte. 20 to the junction with Rte. 8 in West Becket, and south on Rte. 8 to the Connecticut border.

ZONE 4 NORTH Northerly by the Vermont border; westerly by Zone 2; southerly by a line running north from the intersection of Rte. 20 and the East Branch of the Westfield River in Huntington along the East Branch of the Westfield River to the intersection with Rte. 66, along Rte. 66 to the intersection with Rte. 9 in Northampton, to the intersection with the Connecticut River at the Northampton/Hadley town line; and easterly by the Connecticut River.

ZONE 4 SOUTH Northerly by Zones 2 and 4N; westerly by Zone 3; southerly by the Connecticut Border; and easterly by the Connecticut River.
ZONE 5 Northerly by the New Hampshire border; westerly by the Connecticut River; southerly by a line running from the intersection of the Connecticut River and Rte. 9 at the Northampton/Hadley line east along Rte. 9 to Rte. 116 in Hadley, north along Rte. 116 to Rte. 63 in North Amherst, east along Rte. 63 and Pine Street to State Street, northeast along State Street and East Leverett Road to Cushman Road, along Cushman Road to Shutesbury Road in East Leverett, east on Shutesbury Road and Leverett Road to Wendell Road in Shutesbury Center, north along Wendell Road to Locks Pond Road, north on Locks Pond Road to Lake View Road, northeast on Lake View Road to Locks Village Road, north along Locks Village Road to Depot Road in Wendell, north on Depot Road to Rte. 2A in Wendell Depot, east on Rte. 2A to Rte. 32 in Athol, south on Rte. 32 to Rte. 62 in Ware, and east on Rte. 62 to the intersection with Rte. 31 in Princeton; and easterly by a line running north on Rte. 31 to the New Hampshire border.

ZONE 6 Northerly by Zone 5; westerly by Zone 5; southerly by a line running from the intersection of Rte. 9 and Rte. 116 in Hadley, east along Rte. 9 to the intersection with Rte. 32 in Ware; and easterly by a line running from the intersection of Rte. 32 and Rte. 62 in Barre, south along Rte. 32 to the intersection with Rte. 9 in Ware.

ZONE 7 Northerly by Zones 5 and 6; southerly by the Connecticut border; easterly by a line running from the intersection of Rte. 9 and Rte. 32 in Ware, east along Rte. 9 to the intersection with Rte. 67, southwest along Rte. 67 to the intersection with Rte. 19 in Warren, and south along Rte. 19 to the Connecticut border.

ZONE 8 Northerly by Zone 5; southerly by the Connecticut and Rhode Island borders; easterly by the following: Rte. 31 in Princeton south to Rte. 56 in Paxton, Rte. 56 south to Rte. 9 in Leicester, Rte. 9 east to Cambridge Street in Worcester, Cambridge Street east to Rte. 146, Rte. 146 southeast to the Rhode Island border, westerly by Zones 6 and 7.

ZONE 9 Northerly by the New Hampshire border; southerly by the Rhode Island border; easterly by the following: Rte. 3 from New Hampshire southeast to Rte. I-495 south to Rte. 121 in Wrentham, Rte. 121 southwest to the Rhode Island border; westerly by Zones 5 and 8.

ZONE 10 Northerly by the New Hampshire border; westerly by Zone 9; southerly by a line running from the intersection of Rte. 1A and Rte. I-495 in the town of Walpole northeast along Rte. 1A to the intersection with Rte. 128 in the town of Dedham, east on Rte. 128 to the intersection with Rte. 3 in the town of Braintree, east on Rte. 3 to the intersection with Rte. 228 in the town of Rockland, and north on Rte. 228 to the Atlantic Ocean at the intersection of Rte. 228 and Nantasket Avenue in the town of Hull; and easterly by the Atlantic ocean.

ZONE 11 Northerly by Zones 9 and 10; southerly by Buzzard's Bay and the Cape Cod Canal; easterly by the Atlantic Ocean; westerly by the Rhode Island border.

ZONE 12 Northerly, southerly and easterly by the Atlantic Ocean; westerly by Zone 11.

ZONE 13 Dukes County (i.e. Martha's Vineyard and Elizabeth Islands).

ZONE 14 Nantucket.