

**MASSACHUSETTS ENDORSEMENT - M-0108-S**

**Personal Vehicle Sharing Exclusion**

We will not pay any claim for injury or property damage under the policy, while **your auto** is being used in a personal vehicle sharing program. Such programs allow the use of **your auto** by a person other than you or a **household member** under an agreement and with payment to you. This exclusion does not apply to Personal Injury Protection (Part 2).

[Ed. 09-13]

**AUTOMOBILE INSURERS BUREAU OF MASSACHUSETTS**

**MASSACHUSETTS  
MANDATORY ENDORSEMENT—M-0099-S (ED. 9-13)**

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

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**General Provisions and Exclusions (Page 30):**

**21. Actual  
Cash Value**

Whenever the appraised cost of repair of an auto plus the probable salvage value of the auto may be reasonably expected to exceed the actual cash value of the auto, we shall determine the auto's actual cash value. Our determination shall be based on a consideration of all of the following factors:

- 1.) the retail book value for an auto of like kind and quality, but for the damage incurred;
- 2.) the price paid for the auto plus the value of prior improvements to the auto at the time of the accident, less appropriate depreciation;
- 3.) the decrease in value of the auto resulting from prior unrelated damage which is detected by the appraiser; and
- 4.) the actual cost of purchase of an available auto of like kind and quality but for the damage sustained.

**22. We Do Not  
Pay For  
Personal  
Vehicle  
Sharing**

We will not pay damages or benefits under any Part of this policy while **your auto** is being used in a personal vehicle sharing program. There will be no coverage for bodily injury or property damage. A personal vehicle sharing program allows for the sharing of autos with persons other than you or a household member. Such programs are formed under the terms of a written agreement and for payment.

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**AUTOMOBILE INSURERS BUREAU OF MASSACHUSETTS**

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