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**MASSACHUSETTS  
MANDATORY ENDORSEMENT - M-0099-S (ED. 12-16)  
6745 04/18**

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

**Part 6. Medical Payments (Page 15):**

After the first sentence, this sentence is added:

The coverage of this Part is always secondary to and in excess of any health benefit plan which allows for coordination of benefits under Massachusetts law and the Personal Injury Protection coverage of this policy or any other Massachusetts automobile insurance policy.

**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:
  - a. kind; and
  - b. quality,

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

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**6745 09/11**

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MASSACHUSETTS

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