
MASSACHUSETTS
MANDATORY ENDORSEMENT - M-0099-S (ED. 9-11)
6745 09/11

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

General Provisions and Exclusions (Page 30):

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.

MASSACHUSETTS

ANTIQUE AND CLASSIC AUTO PROGRAM

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