

Amendment of Policy Provisions - Massachusetts

*This endorsement changes the policy.
Please read it carefully.*

Part 7. COLLISION and Part 9. COMPREHENSIVE

The following is added:

Additional Payments

1. We will pay up to a total of \$200 for loss to wearing apparel and other **personal effects** that are property of you or a **household member**. The **personal effects** must be in or upon **your auto** at the time of the covered loss. This includes loss by theft from **your auto**, provided there are visible marks of forcible entry.

Personal effects mean such personal property as is or may be worn or carried on or about a person. Such personal property is usually associated with a person or customarily used in personal hobby, sporting or recreational activities and is not used for the production of income at any time. **Personal effects** do not include money, gift cards or certificates, credit or debit cards, money orders or cashier checks or portable multimedia players or any electronic equipment that reproduces, receives or transmits audio, visual or data signals.

2. We will pay up to \$500 per pet for:
 - a. Reasonable veterinarian costs to treat **your pet** that is injured; or
 - b. **Your pet's** replacement with one of similar breed, if it is killed,

while riding in **your auto** at the time of an auto accident. We will provide coverage for up to two pets.

Your pet means any domestic dog or cat owned by you or a **household member**.

GENERAL PROVISIONS AND EXCLUSIONS

20. PRE-INSURANCE INSPECTION

This provision is deleted.

The following is added:

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:

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

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Part 7. Collision and Part 9. Comprehensive

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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.

20. Pre-Insurance Inspection

This provision is deleted.