

**MASSACHUSETTS  
MANDATORY ENDORSEMENT—M-0099-S (ED. 9-11)**

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.
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<b><u>TITLE</u></b>	<b><u>AIB FORM NO.</u></b>
Accident Forgiveness	PRAC Auto MA-106-10-11
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	M-0047-S (Ed. 04-08)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S (Ed. 01-80)
Charitable Group Discount Endorsement	PRAC Auto MA-108-05-08
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Get Home Safe	PRAC Auto MA-112-11-11
Guest Occupants Exclusion	M-0002-S (Ed. 04-08)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
MYLES Endorsement	PRAC MA-102-04-08
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 014-08)
Optional Replacement Cost Coverage	PRAC Auto MA-105-04-08
Original Equipment Manufacturer Parts Coverage	PRAC Auto MA-107-04-08
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Premium Package Endorsement	PRAC MA-110-12-10
Replacement Cost Coverage	PRAC Auto MA-104-04-08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
Rewards Plus Endorsement	PRAC MA-111-03-11
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Substitute Transportation Coverage	M-0105-S (Ed. 01-01)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible Endorsement	MPY-0016-S(Ed.04-08)

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