

**MASSACHUSETTS ENDORSEMENT – MP-0004
COVERAGE FOR DAMAGE TO YOUR AUTO
(\$175,000 MAXIMUM LIMIT OF LOSS)**

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

Part 7. Collision

Part 8. Limited Collision

Part 9. Comprehensive

If any of the Parts listed above are shown on the Coverages Selections Page, coverage provided under Collision, Limited Collision, and Comprehensive, is amended as follows:

The most we will pay will be the least of:

- the actual cash value of the stolen or damaged auto at the time of the loss,
- the cost to repair the auto or any of its parts, or
- \$175,000

In all cases we will apply the deductible amount shown on the Coverage Selections Page and reduce any payment by subtracting that deductible amount.

General Provisions And Exclusions:

12. Sales Tax.

The sales tax provision is changed by adding the following:

Any payment obligation for applicable sales tax is included within, and will be subject to, the \$175,000 maximum limit of loss and subject to your deductible.

13. Secured Lenders.

Replace the first paragraph with the following paragraph:

When your Coverage Selections Page shows that a lender has a secured interest in **your auto**, we will make payments under Collision, Limited Collision and Comprehensive (Parts 7,8, and 9) according to the legal interests of each party, subject to the \$175,000 maximum limit of loss.