

_____ Insurance Company

IMPORTANT NOTICE TO POLICYHOLDER

Massachusetts law requires that you be notified of any reductions or eliminations made in coverage, conditions or definitions of your automobile insurance policy. This notice is provided to you to inform you of a change to physical damage coverage available for automobile insurance policies assigned through the Massachusetts Automobile Insurance Plan (MAIP) for policies effective January 1, 2026 and later. The specific coverage afforded by your insurance is determined by the terms and provisions of your policy and Coverage Selections Page.

As of the policy renewal effective date noted above, physical damage coverage provided under Part 7 (Collision), Part 8 (Limited Collision), and Part 9 (Comprehensive) of your policy will be subject to a maximum limit of loss of \$175,000 per auto per incident. Endorsement MP-0004 has been added to your policy documentation to clarify the coverage provided.

If your Coverage Selections Page shows that a lender has a secured interest in your auto(s), the lender has also been provided with a copy of this notice.

Please contact your insurance agent to arrange for separate additional physical damage coverage through the voluntary market if needed.