

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

CHERISHED SALVAGE® COVERAGE – MASSACHUSETTS

For an additional premium, this coverage applies only to **your covered auto** or **your camper trailer** designated in the Coverage Selections Page with **Cherished Salvage® Coverage**.

CHERISHED SALVAGE®

Under **General Provisions and Exclusions, 10.** is deleted and replaced by the following:

10. If We Pay For A Total Loss

If we pay for a total loss or **constructive total loss** of **your covered auto**, the salvage belongs to you. However, if payment is made for a total loss due to theft, and **your covered auto** or **your camper trailer** is later recovered in a condition that would not be considered a total loss or **constructive total loss**, the right of salvage for that vehicle belongs to us.

If we pay a total loss or a **constructive total loss** for **your covered auto** or **your camper trailer** listed in the Coverage Selections Page, all coverage under this policy for that covered vehicle will terminate simultaneously upon payment of the loss. The amount we will pay for a total loss or **constructive total loss** of **your covered auto** or **your camper trailer** shall be reduced by any amount previously paid for repairs not completed at the time of the total loss or **constructive total loss**.

All other policy provisions apply.