

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT CHANGES YOUR POLICY

STATE ENDORSEMENT – MASSACHUSETTS

The following amendments change the Essentia Insurance Company Massachusetts Antique and Classic Automobile Insurance Policy. Please read your entire policy for full details about your coverages.

Compulsory Insurance

Under **Part 1. Bodily Injury To Others**, the first paragraph is revised to reflect the statutory increase from \$20,000 each person and \$40,000 each accident to \$25,000 each person and \$50,000 each accident.

Under **Part 3. Bodily Injury Caused By An Uninsured Auto**, the third paragraph is revised to reflect the statutory increase from \$20,000 each person and \$40,000 each accident to \$25,000 each person and \$50,000 each accident and to reflect the increase of the mandatory offer from \$35,000 each person and \$80,000 each accident to \$40,000 each person and \$90,000 each accident. The eleventh paragraph is revised to reflect the increase in the mandatory offer from \$35,000 each person and \$80,000 each accident to \$40,000 each person and \$90,000 each accident.

Under **Part 4. Damage To Someone Else's Property**, the last paragraph is revised to reflect the statutory increase from \$5,000 each accident to \$30,000 each accident.

Optional Insurance

Under **Part 5. Optional Bodily Injury To Others**, the last paragraph is revised to reflect the mandatory offer from \$35,000 each person and \$80,000 each accident to \$40,000 each person and \$90,000 each accident.

Under **Part 6. Medical Payments**, the following sentence is added after the first sentence:

The coverage of this Part is always secondary to and in excess of any health benefit plan which allows for coordination of benefits under Massachusetts law and the Personal Injury Protection coverage of this policy or any other Massachusetts automobile insurance policy.

All other policy provisions apply.