

**Safety Insurance Company  
Safety Indemnity Insurance Company  
Safety Property and Casualty Insurance Company**

**This endorsement changes the policy. Please read it carefully.**

**AUTO LOAN/LEASE GAP COVERAGE**

This endorsement modifies insurance provided under the following:

MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

The provisions of the policy apply unless modified by this endorsement.

In the event of a covered total loss to **your auto** shown on the Coverage Selections Page for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for **your auto** less;

1. The amount paid under Part 7. Collision, Part 8. Limited Collision or Part 9. Comprehensive of your policy; and
2. Any:
  - a. Overdue lease/loan payments, penalties, taxes, interest or charges resulting from overdue payments or lease termination fees at the time of the loss;
  - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
  - c. Security deposits not returned by the lessor;
  - d. Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease; and
  - e. Carry-over balances from previous loans or leases.