

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**RULE 52 – SAFE DRIVING DEDUCTIBLE REWARD**

A. Deductible Reduction Date

1. The Deductible Reduction Date will initially be the effective date of the next full policy period after the endorsement of the policy with either the Allstate®Your Choice Auto Insurance Gold Protection or Platinum Protection option packages. Exception: if the package is endorsed onto the policy within 30 days after the policy effective date, the Deductible Reduction Date will initially be the effective date of the current policy period.

B. Deductible Reduction Amount

1. The initial Deductible Reduction Amount will be \$100.
2. At each annual renewal, if:
  - a. the Deductible Reduction Date is at least 12 months prior to the renewal effective date, and
  - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 56, that is within the 12 months ending 45 days prior to the policy effective date for which:
    - i. Allstate has made a payment under the following coverages: Part 1 or Part 5 - Bodily Injury, Part 4 - Property Damage, or Part 7/8 – Collision, and
    - ii. the sum of the payments under these coverages is greater than or equal to \$500.

**Exceptions:**

- a. If an insured was determined by Allstate to be 50% or less at fault for an accident.
- b. Accidents with a Payment Date, as defined in Rule 56, that is prior to the initial Deductible Reduction Date will not be considered for purposes of this rule.

The Deductible Reduction Amount will be increased for that policy period by \$100, up to a maximum of \$500, and the Deductible Reduction Date will be changed to the most current renewal annual policy effective date.

3. If at any time an operator on the policy has been assigned an accident as described above, the Deductible Reduction Date will be changed to the next annual renewal policy effective date.

C. Application of Deductible Reduction Amount


1. The Deductible Reduction Amount is the reduction to be applied to the applicable deductible for all covered Part 7/8 – Collision claims occurring during the current policy period. Exception: In the event the Deductible Reduction Amount is restored at any time during the policy period as described in Section C.4. of this Rule, the restored Deductible Reduction Amount will be applied only to covered Part 7/8 – Collision claims occurring on or after the date of restoration.
  - a. If at the time of a covered Part 7/8 – Collision claim, the Deductible Reduction Amount is greater than or equal to the otherwise applicable deductible, the insured will not pay a deductible.
  - b. If at the time of a covered Part 7/8 – Collision claim, the Deductible Reduction Amount is less than the otherwise applicable deductible, the insured will pay the difference between the deductible and the Deductible Reduction Amount as the resulting deductible.
2. If one or more covered Part 7/8 - Collision claims occurred during the 6 months ending 45 days prior to the policy effective date, the Deductible Reduction Amount will be reduced by the amount of the highest deductible that would have applied to such claim(s) had the Deductible Reduction Amount not been applied to such claim(s).
3. The Deductible Reduction Amount will have a maximum of \$500, and a minimum of \$0.
4. For a covered Part 7/8 – Collision claim occurring on or after 07/03/2017 in which the Deductible Reduction Amount is applied, the Deductible Reduction Amount applied will be restored to the policy if either:
  - a. The Deductible Reduction Amount applied is equal to the Part 7/8 – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Part 7/8 – Collision claim and the claim subrogation status is considered collected by Allstate, or
  - b. The Deductible Reduction Amount applied is less than the Part 7/8 – Collision deductible, the operator was determined by Allstate to be not at fault in any manner (0%) for the accident that resulted in the Part 7/8 – Collision claim and, Allstate, through subrogation, returned to the insured the Part 7/8 Collision deductible amount paid by the insured.

However, if more than one covered Part 7/8 – Collision claim occurred during the same policy period, restoration of the Deductible Reduction Amount will occur only if, and only when, all of such claims have satisfied the requirements of C.4.a.or C.4.b. above. The total amount of the restoration in this case will be limited to the largest Deductible Reduction Amount applied for the claims occurring during the same policy period. Under no circumstance will the restoration result in a Deductible Reduction Amount exceeding \$500.

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