

Accident Forgiveness

This endorsement provides forgiveness of SDIP premium costs relating to one at-fault accident caused by an Experienced Operator. SDIP points usually do not affect premium until the policy is renewed and this endorsement only provides forgiveness if purchased before the at-fault accident occurred and remains on your policy upon renewal. The SDIP premium costs relating to the at-fault accident will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Arbella. If this endorsement is removed, or if the policy term is interrupted during those times, the at-fault accident is no longer forgiven.

The following terms and conditions must be met for this endorsement to apply:

- 1) For this endorsement, Experienced Operator(s) shall mean a driver licensed for six (6) or more years having an SDIP of 99, as returned by the Massachusetts Merit Rating Board, and who is listed on the Coverage Selections Page as an operator.
- 2) For this endorsement, at-fault accident(s) shall mean any accident where a claim payment of at least \$500 was made, in excess of any deductible, and where Arbella has determined that the operator was more than 50% at-fault.
- 3) Forgiveness applies to an at-fault accident caused by a listed Experienced Operator following the purchase of this endorsement. Only at-fault accidents caused by Experienced Operators who are listed on the coverage selections page are eligible for forgiveness. Any at-fault accidents caused by any other listed operators (for example a driver with an SDIP of 98) do not qualify for forgiveness. If a policy qualifies for forgiveness and is endorsed to add an operator with a merit rating code of 98 or 0-45, the added operator will be assigned those points and accidents by them will not be forgiven. At-fault accidents involving deferred or excluded operators will not be waived under this endorsement.
- 4) The at-fault accident was reported to us promptly.
- 5) There are no other accidents being forgiven on the policy. In the event an accident being forgiven during a term is no longer subject to rating under the company's SDIP (for example, 6 years has passed since the at-fault accident occurred), the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of this endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven regardless of the number of operators insured under this policy.
- 6) If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be reflected in the premium based on the company's filed SDIP.
- 7) Moving violations of any kind are not eligible for forgiveness.
- 8) A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting placement or eligibility.

RULE 35. ACCIDENT FORGIVENESS

Accident Forgiveness provides forgiveness of the SDIP points relating to one at-fault accident caused by an Experienced Operator with a current SDIP designation of 99. The premium cost relating to the at-fault accident under Rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured with Arbella or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, SDIP points will not be rated if the following conditions are met:

- 1) There is at least one experienced SDIP 99 principal or occasional operator listed on the policy.
- 2) The at-fault accident was caused by a listed Experienced Operator.
- 3) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
- 4) The at-fault accident occurred after the initial purchase of the endorsement.
- 5) The at-fault accident was reported to us promptly.
- 6) There are no other accidents being forgiven on the policy.
- 7) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness.

A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge.

Use form number 10AR 1273.

RULE 36. SNOWPLOW ENDORSEMENT

The Snowplow Endorsement provides coverage for direct and accidental damage or loss to a snowplow installed in or upon an auto described on the Coverage Selections Page and for which a premium charge is shown for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9).

For the purposes of this endorsement, a snowplow is defined as a device intended for mounting on a vehicle, and used for removing snow and ice from outdoor surfaces.

A snowplow consists of:

- A) Blade
- B) Mechanical, hydraulic or electric drive mechanism for the blade
- C) Attaching Hardware

The provisions of the policy that apply to Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) apply to this endorsement.

Refer to the Miscellaneous Rating Factors page RS-2 or RS-4 for the applicable per policy

charge. Use form number 10AR1278.

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

TITLE	FORM NO.
Accident Forgiveness	10AR 1273 (Ed. 08-14)
Agreed Amount - Comprehensive	MPY-0034-S (Ed. 01-83)
Antique Auto	200 M-0047-S (Ed. 01-89)
Arbella Customer Care Package Endorsement	10AR 1259 (Ed. 04-11)
Auto Loan/Lease GAP Endorsement	10AR 1287 (Ed. 11-13)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	150M M-0069-S (Ed. 01-80)
Coverage for Anyone Renting An Auto To You	510S M-0070-S (Ed. 01-90)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 01-94)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 01-03)
Federal Employees Using Autos They Do Not Own In The Course of Their Employment	150B M-0049-S (Ed. 01-77)
\$100 Glass Deductible	50 MPY-0039-S (Ed. 01-89)
Guest Occupants Exclusion	102 M-0002-S (Ed. 01-77)
Massachusetts Mandatory Endorsement	645 M-0099-S (Ed. 04-12)
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 01-89)
Operator Exclusion Form	M-0106-S (Ed. 01-01)
Other Optional Insurance - Combined Additional Coverage	MPY-0031-S (Ed. 01-89)
Other Optional Insurance - Fire, Lightning and Transportation	MPY-0028-S (Ed. 01-89)
Other Optional Insurance - Theft	MPY-0029-S (Ed. 01-89)
Personal Property Package Endorsement	10AR 1268 (Ed. 05-10)
Personal Vehicle Sharing Exclusion	10AR 1288 (Ed. 06-14)
Pet Lover's Endorsement	10AR 1267 (Ed. 05-10)
Snowplow Endorsement	10AR 1278 (Ed. 10-11)
Stated Amount Coverage	576 MPY-0027-S (Ed. 01-83)
Suspension of Coverage-Reduction of Limits	MPY-0032-S (Ed. 01-05)
Transportation of Fellow Employees, Students or Others	101 M-0004-S (Ed. 01-88)
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos Vehicles Furnished or Available for Regular Use	31 M-0051-S (Ed. 01-06)
Waiver of Deductible Endorsement	213 MPY-0016-S (Ed. 01-83)

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- 1) There is at least one experienced SDIP 99 principal or occasional operator listed on the policy.
- 2) The at-fault accident was caused by [an a listed](#) Experienced Operator.
- ~~3) The at-fault accident involved using one of the vehicles listed on the coverage selections page.~~
- ~~3) 4) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.~~
- ~~4) 5) The at-fault accident occurred after the initial purchase of the endorsement.~~
- ~~5) 6) The at-fault accident was reported to us promptly.~~
- ~~6) 7) There are no other accidents being forgiven on the policy.~~
- ~~7) 8) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.~~

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness.

A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge.

Use form number ~~4-010~~AR 1273.

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