

Accident Forgiveness

This endorsement provides forgiveness of SDIP premium costs relating to one at-fault accident caused by an **Eligible Operator** as defined within this endorsement. 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 it 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 the purpose of this endorsement, **Eligible Operator** shall mean a driver who is listed on the Coverage Selections Page as an operator having an SDIP of 99, 98, or 00, as returned by the Massachusetts Merit Rating Board. Drivers with SDIP 00 must be licensed for 6 or more years.
- 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 an **Eligible Operator** following the purchase of this endorsement. Any at-fault accidents caused by any other listed operators (for example a driver with an SDIP of 01) do not qualify for forgiveness. If a policy qualifies for forgiveness and is endorsed to add an operator with a merit rating code of 01-45, the added operator will be assigned the applicable points and their accidents 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.

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Accident Forgiveness provides forgiveness of the SDIP points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a current SDIP designation of 99, 98 or 00. Drivers with SDIP 00 must be licensed for 6 or more years. 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 principal or occasional Eligible Operator listed on the policy.
 - 2) The at-fault accident was caused by a listed Eligible 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.
- * For existing policies with the 08/14 edition of Accident Forgiveness endorsement on the expiring policy term, forgiveness for an accident involving an SDIP 98 or experienced SDIP 00 listed operator will be applied upon renewal under the terms and conditions of the 11/15 edition provided the accident occurred during the 8/14 edition policy term preceding the renewal.

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

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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.

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

- 1) For the purpose of this endorsement, ~~Experienced~~ **Eligible Operator(s)** shall mean a driver ~~licensed for six (6) or more years who is listed on the Coverage Selections Page as an operator~~ having an SDIP of 99, 98, or 00, as returned by the Massachusetts Merit Rating Board, ~~and who is listed on the Coverage Selections Page as an operator~~. Drivers with SDIP 00 must be licensed for 6 or more years.
- 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~~ **an Eligible 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 ~~9801~~) 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 001~~-45, the added operator will be assigned ~~those~~ the applicable points and their 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.
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- 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.
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- 1) There is at least one ~~experienced SDIP 99~~ principal or occasional ~~operator~~ Eligible Operator listed on the policy.
- 2) The at-fault accident was caused by a listed ~~Experienced~~ Eligible 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.*
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- A) Blade
- B) Mechanical, hydraulic or electric drive mechanism for the blade
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- 1) There is at least one ~~experienced SDIP 99~~ principal or occasional ~~operator~~ Eligible Operator listed on the policy.
- 2) The at-fault accident was caused by a listed ~~Experienced~~ Eligible Operator.
- 3) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
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