

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 Arbella has determined that the operator was more than 50% at-fault, and where SDIP points are assigned by the Massachusetts Merit Rating Board.
- 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.



MEDICAL PAYMENTS ENDORSEMENT – M-109-S

This endorsement includes changes that affect your auto insurance. Please read the endorsement carefully to see how it affects your policy.

Optional Insurance, 6. Medical Payments

Under Part 6, Medical Payments, the following sentence is added at the end of the third paragraph, which appears on Page 15 after the numbered items:

No payments will be made under this Part that duplicate payments made for the same bodily injuries under Part 1, Part 2, Part 3, Part 5, or Part 12 of this Policy. In addition, no payments will be made under this Part that duplicate payments made for the same bodily injuries under any other automobile insurance policy or under a health insurance policy covering the injured person.

General Provisions and Exclusions, 5. Our Right To Be Repaid

The final paragraph of General Provision 5, Our Right To Be Repaid, which appears on Page 26, is deleted.

ADVISORY NOTICE TO POLICYHOLDERS

IMPORTANT CHANGES TO YOUR PERSONAL AUTOMOBILE COVERAGE

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR COVERAGE SELECTIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED WITH. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

COVERAGE CHANGES TO YOUR POLICY

We are making the following change to your Arbella Personal Automobile renewal policy. Please take a few moments to carefully review this information.

Your policy now includes the **Medical Payments Endorsement – M-109-S** which changes the coverage provided by your policy as follows:

Optional Insurance, 6. Medical Payments

Under Part 6, Medical Payments, the following sentence is added at the end of the third paragraph, which appears on Page 15 after the numbered items:

No payments will be made under this Part that duplicate payments made for the same bodily injuries under Part 1, Part 2, Part 3, Part 5, or Part 12 of this Policy. In addition, no payments will be made under this Part that duplicate payments made for the same bodily injuries under any other automobile insurance policy or under a health insurance policy covering the injured person.

General Provisions and Exclusions, 5. Our Right To Be Repaid

The final paragraph of General Provision 5, Our Right To Be Repaid, which appears on Page 26, is deleted.



**ARBELLA MUTUAL INSURANCE COMPANY
MILITARY AWAY, STUDENT AWAY AT SCHOOL,
OR GOOD STUDENT DISCOUNT FORM**

This information will be used only for automobile insurance purposes. It is important that all questions be answered completely in order for us to be able to continue to provide this discount. Your failure to provide the information requested may affect your eligibility for the discount.

ISSUED BY: **ARBELLA MUTUAL INSURANCE CO.**

Please return by: _____

NAME AND ADDRESS OF INSURED:

Policy Number: _____

Producer: Producer Number:

Your expiring policy previously qualified for one of the following discounts. Please complete and return this form to your agent to determine if you qualify for the discount on your renewal term.

Military Away - in order to qualify for this discount, does this policy cover a military person deployed on active military duty over 100 miles from home? Yes No

Driver's Name _____

Student Away - in order to qualify for this discount, does this policy cover a full time student living more than 100 miles from home without a vehicle at school?

Yes No

Driver's Name _____

School Name/City/State _____

Good Student – in order to qualify for this discount, does this policy cover a full time student in the upper 20% of their class OR maintains a minimum of “B” or higher OR grade point average 3.0 on a 4-point numeric scale OR on Dean’s list or Honor Roll? (Attach Report Card) Yes No

Driver's Name _____

The information provided is accurate and complete. Please complete and return this form to your agent.

Signature of Name Insured

Date

ARBELLA MUTUAL INSURANCE COMPANY MARKETING PARTNERS DISCOUNT FORM

This information will be used only for automobile insurance purposes. It is important that all questions be answered completely in order for us to be able to continue to provide this discount. Your failure to provide the information requested may affect your eligibility for the discount.

Insured Name(s): _____

Property Address: _____

Policy Number: _____

Policy Effective Date: _____

ISSUED BY: **ARBELLA MUTUAL INSURANCE CO.**

Please return by: _____

Your prior policy qualified for the Marketing Partners Discount because of your donation to:

In order to reapply the Marketing Partners Discount on your automobile insurance policy, please contact your agent for the minimum donation required. Once completed, form should be submitted to your agent.

In the last twelve months, have you made a financial contribution to an IRS Section 501(c)(3) organization that has a business relationship with Arbella?

Yes

No

Organization's Name _____

Proof of contribution must be provided to your agency in the form of an official confirmation notice, receipt, or canceled check from the organization.

The information provided is accurate and complete.

Signature of Named Insured

Date

† Military Away Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for all rated operator classifications provided that the operator is deployed on active military duty over 100 road miles from the automobile's place of principal garaging and does not have regular access to the covered vehicle while deployed. Re-verification may be required.

This discount cannot be combined with the Good Student Discount or the Student Away at School Discount.

This discount will apply only to private passenger type vehicles. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Student Away at School Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator provided that each of the following criteria is met:

- a) The operator is classified in operator classes 17, 18, 20, 21, 25, or 26.
- b) The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging
- c) The student operator does not have regular access to the covered vehicle while at school.

Re-verification may be required.

This discount cannot be combined with the Good Student Discount or the Military Away Discount. If eligible for the Good Student Discount and the Student Away at School Discount, the Student Away at School discount will apply.

This discount will apply only to private passenger type vehicles.. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Good Student Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator who is a full time student and one of the following criteria is met:

- a.) Is in the upper 20% of their class
- b.) Maintains a minimum of a "B" or higher average or grade point average (3.0) on a 4 point numeric scale
- c.) Is included in scholastic achievement lists such as Dean's list or Honor Roll

A copy of the student's most recent report card, or other acceptable documentation, within the past 12 months, is required for verification and application of the discount. Re-verification may be required.

This discount cannot be combined with the Student Away at School Discount or the Military Away Discount. If operator is eligible for Good Student and Student Away at School, the Student Away at School Discount will apply.

This discount will apply only to private passenger type vehicles. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

TITLE	FORM NO.
† Accident Forgiveness	10AR 1273 (Ed. 10/16)
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)
Disappearing Deductible Rewards Plus	10AR 1292 (Ed. 09-15)
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)
† Medical Payments Endorsement– M-109-S	10AR1291/M-109-S (Ed. 10/16)
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)

**PRIVATE PASSENGER FORMS
ALPHABETICAL INDEX**

Title	Form No.
Annual Mileage Discount	Form 10AR 1195 (Ed. 11-14)
Application for Benefits-Personal Injury Protection	A 3815a
Application for Financial Responsibility Certificate	10AR 1146 (Ed. 01-00)
Application for MA Motor Vehicle Insurance	10AR 1256 (Ed. 04-07)
† Arbella Mutual Insurance Company Marketing Partners Discount Form	10AR 1274 (Ed. 10-16)
Coverage Selections Page	10AR 1172 (Ed. 04-16)
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
Massachusetts Automobile Policy	(Eighth Edition)
MA Motor Vehicle Liability Bond	
No Loss Statement	18AR 1246 (Ed. 10-07)
Notice of Suspension of Physical Damage Coverage	Form C (Ed. 3-95)
Notice of Transfer of Insurer	Form 2A 10AR 1077
Statutory Notice of Cancellation	10AR 1052
Statutory Notice of Cancellation	10AR 1060 (Ed. 10-02)
Supplemental Application for MA Motor Vehicle Insurance	10AR 1258 (Ed. 11-13)

† Military Away Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for all rated operator classifications provided that the operator is deployed on active military duty over 100 road miles from the automobile's place of principal garaging and does not have regular access to the covered vehicle while deployed. ~~The discount will be removed upon renewal.~~—Re-verification willmay be required.

This discount cannot be combined with the Good Student Discount or the Student Away at School Discount.

This discount will apply only to private passenger type vehicles. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Student Away at School Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator provided that each of the following criteria is met:

- a) The operator is classified in operator classes 17, 18, 20, 21, 25, or 26.
- b) The operator is a student residing at an accredited educational institution over 100 road miles from the automobile's place of principal garaging
- c) The student operator does not have regular access to the covered vehicle while at school.

~~The discount will be removed upon renewal.~~—Re-verification willmay be required.

This discount cannot be combined with the Good Student Discount or the Military Away Discount. If eligible for the Good Student Discount and the Student Away at School Discount, the Student Away at School discount will apply.

This discount will apply only to private passenger type vehicles.. This discount will not apply to vehicles classified as antiques, motor homes, motorcycles or trailers. This discount will not apply to a vehicle in Risk Factor IDs 752-1002. Refer to the Miscellaneous Rating Factors page for the applicable discount.

† Good Student Discount

A discount will be applied to parts 1, 2, 4, 5, 7, and 9 for a rated inexperienced operator who is a full time student and one of the following criteria is met:

- a.) Is in the upper 20% of their class
- b.) Maintains a minimum of a "B" or higher average or grade point average (3.0) on a 4 point numeric scale
- c.) Is included in scholastic achievement lists such as Dean's list or Honor Roll

A copy of the student's most recent report card, or other acceptable documentation, within the past 12 months, is required for verification and application of the discount. ~~The discount will be removed upon renewal.~~—Re-verification willmay be required.

This discount cannot be combined with the Student Away at School Discount or the Military Away Discount. If operator is eligible for Good Student and Student Away at School, the Student Away at School Discount will apply.

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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, and where SDIP points are assigned by the Massachusetts Merit Rating Board.
- 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.

**PRIVATE PASSENGER FORMS
ALPHABETICAL INDEX**

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Acknowledgment of Requirement For Pre-Insurance	Form D (Ed. 08-02)
Inspection Acknowledgement of Pre-Insurance Inspection	Form NC (Ed. 04-01)
Annual Mileage Discount	Form 10AR 1195 (Ed. 11- 12 14)
Application for Benefits-Personal Injury Protection.	A 3815a
Application for Financial Responsibility Certificate	10AR 1146 (Ed. 01-00)
Application for MA Motor Vehicle Insurance	10AR 1256 (Ed. 04-07)
† Arbella Mutual Insurance Company Marketing Partners Discount Form	10AR 1274 (Ed. 10-16)
Coverage Selections Page	10AR 1172 (Ed. 11-12 04-16)
Exemption or Waiver of Preinspection	10AR 1231 (Ed. 01-07)
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
Massachusetts Automobile Policy	(Eighth Edition)
MA Motor Vehicle Liability Bond	
No Loss Statement	18AR 1246 (Ed. 10-07)
Notice of Mandatory Pre-Insurance Inspection Requirement	Form B (Ed. 3-89)
Notice of Suspension of Physical Damage Coverage	Form C (Ed. 3-95)
Notice of Transfer of Insurer	Form 2A 10AR 1077
Statutory Notice of Cancellation	10AR 1052
Statutory Notice of Cancellation	10AR1060 (Ed. 10-02)
Supplemental Application for MA Motor Vehicle Insurance	10AR 1258 (Ed. 11-13)

ARBELLA MUTUAL INSURANCE COMPANY MARKETING PARTNERS DISCOUNT FORM

This information will be used only for automobile insurance purposes. It is important that all questions be answered completely in order for us to be able to continue to provide this discount. Your failure to provide the information requested may affect your eligibility for the discount.

Insured Name(s): _____

Property Address: _____

Policy Number: _____

Policy Effective Date: _____

ISSUED BY: **ARBELLA MUTUAL INSURANCE CO.**

Please return by: _____

Your prior policy qualified for the Marketing Partners Discount because of your donation to ~~an Arbella approved Marketing Partner.~~

In order to reapply the Marketing Partners Discount on your automobile insurance policy, please ~~complete and return this form~~ [contact your agent for the minimum donation required. Once completed, form should be submitted](#) to your agent.

In the last twelve months, have you made a financial contribution to an IRS Section 501(c)(3) organization that has a business relationship with Arbella?

Yes

No

Organization's Name _____

Proof of contribution must be provided to your agency in the form of an official confirmation notice, receipt, or canceled check from the organization.

The information provided is accurate and complete.

Signature of Named Insured

Date

ARBELLA MUTUAL INSURANCE COMPANY MARKETING PARTNERS DISCOUNT FORM

This information will be used only for automobile insurance purposes. It is important that all questions be answered completely in order for us to be able to continue to provide this discount. Your failure to provide the information requested may affect your eligibility for the discount.

Insured Name(s): [Insured Name]

Property Address: [Insured Street Address]
[Insured City, State & Zip]

Policy Number: [Policy Number]

Policy Effective Date: [Policy Effective Date]

<u>[Agency Name]</u>
<u>[Agency Street Address]</u>
<u>[Agency City, State & Zip]</u>

ISSUED BY: **ARBELLA MUTUAL INSURANCE CO.**

Please return by: [Policy Effective Date]

Your prior policy qualified for the Marketing Partners Discount because of your donation to:

[Name of Organization]

In order to reapply the Marketing Partners Discount on your automobile insurance policy, please contact your agent for the minimum donation required. Once completed, form should be submitted to your agent.

In the last twelve months, have you made a financial contribution to an IRS Section 501(c)(3) organization that has a business relationship with Arbella?

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Exemption or Waiver of Preinspection	10AR 4231 (Ed. 01-07)
Legal Notice of Nonrenewal	10AR 1071 (Ed. 10-00)
Massachusetts Automobile Policy	(Eighth Edition)
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- 2) For this endorsement, at-fault accident(s) shall mean any accident where a claim payment of at least \$1,000 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.

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~~1,000 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.