

## 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.