

Accident Forgiveness

This endorsement changes the policy. Please read it carefully.

Accident Forgiveness

Accident Forgiveness means that **we** will waive and not assign points for an at-fault accident under our merit rating plan if:

1. The policy was endorsed with this coverage at the time the accident occurred;
2. The operator involved in the accident is listed on the Coverage Selections Page at the time of the accident and the Merit Rating Board has posted for the at-fault accident to the account of the operator; and
3. The operator involved in the accident was not deferred or excluded from coverage.

If Accident Forgiveness was applied in a prior term of this policy, we will continue to waive the points for that accident until: (1) the accident no longer qualifies for points under our merit rating plan; (2) this endorsement is removed; or (3) there is a lapse in coverage.

Conditions

At the time this endorsement is initially purchased all operators on the policy must have a merit rating code of: 99, 98, 00, 01, 02, 03, or 04.

Only one at-fault accident per policy will be forgiven at any point in time.

Where there are multiple at-fault accidents per policy, the oldest eligible accident will be forgiven.

The Merit Rating Board's surcharge date is used to determine which at-fault accident is the oldest.

Any other accidents that occur while one accident is being forgiven, will not qualify for Accident Forgiveness unless the surcharge for

the older at-fault accident is reversed by the Board of Appeals.

Removal of Accident Forgiveness

We will remove this endorsement and Accident Forgiveness will no longer apply if:

1. At any point in time during the policy period **you** request that **we** remove this endorsement; or
2. **You** add an operator to **your** policy who has a merit rating code of 05 or greater.

Points previously waived for an accident will be assigned in accordance with our merit rating plan as of the date that this coverage is removed.

Other Terms

This endorsement does not require us to renew your policy.

Accident Forgiveness does not apply to motor vehicle violations.

The premium impact of Accident Forgiveness will vary based on a number of factors, including, but not limited to, driving history, operator assignment and age of accident.

Where there has been a lapse in coverage, the policy will automatically be reinstated with this endorsement, if eligible. Accident Forgiveness will apply only to subsequent accidents in accordance with the terms of this endorsement.