

# PLYMOUTH ROCK ASSURANCE CORPORATION

## ACCIDENT FORGIVENESS ENDORSEMENT

This endorsement changes your policy; please read it carefully.

### I. ACCIDENTS OCCURRING DURING THIS POLICY TERM

Upon the next renewal term, **we** will waive a surchargeable **accident** if all of the following conditions are met:

- A. The **accident** occurs during this policy term.
- B. The vehicle involved in the **accident** was listed on the Coverage Selections Page at the time of the **accident**.
- C. **You** reported the **accident** to **us** promptly.
- D. The operator involved in the **accident** was **you**, a **household member**, or a person who customarily operates the vehicle, and the operator was listed on the Coverage Selections Page at the time of the **accident**.
- E. The operator involved in the **accident** was not listed on the Coverage Selections Page as an excluded driver for the vehicle at the time of the **accident**.
- F. At the effective date of the next renewal term, there are no other **accidents** being waived on the policy due to Accident Forgiveness.
- G. This endorsement continues to be attached to the policy.

### II. CONDITIONS

A surchargeable **accident** is an **accident** that is surchargeable under **our** rating plan in effect on the effective date of this policy term.

**Accidents** involving operators who are not listed on the Coverage Selections Page will not be waived under this endorsement.

Only one **accident** per policy may be waived at any point in time due to Accident Forgiveness.

Waiver of an **accident** will result in a lower premium than if the **accident** were not waived. But waiver is not a guarantee that **your** total premium will not increase as a result of the waived **accident**. Waived **accidents** will still be a factor in applying other provisions of **your** policy.

**We** reserve the right to change or discontinue this program upon renewal of this policy. This endorsement does not require **us** to offer a renewal to this policy.