

# PLYMOUTH ROCK SAFETY PLEDGE

By accepting this policy you will receive the Plymouth Rock Safety Pledge Discount.

The Plymouth Rock Safety Pledge is our way of asking our policyholders for their commitment to the goal of reducing the cost of automobile insurance through safe driving. As a demonstration of this commitment, we ask each policyholder to read this Safety Pledge. By reading the Safety Pledge, reviewing it with all members of your household and any other operators of your vehicles, you will be entitled to a premium credit and will be counted among those who believe in reducing the cost of automobile insurance through safe driving.

The eight elements of the Safety Pledge are:

1. I will not, nor will I allow others to, drive my car after drinking alcoholic beverages other than in strict moderation, after using intoxicating drugs, or after taking any medications that may impair driving ability. Drivers under the legal drinking age will not drive my car after drinking alcoholic beverages under any circumstances.
2. I will maintain all seat belts in my car in good working order and require all passengers and drivers to use them at all times. I will use an approved child safety seat, properly installed, whenever a child is a passenger in my car in accordance with Child Passenger Safety Laws on age/weight/height requirements for my state as listed below and as they may be amended from time to time. I understand that more detailed information regarding Child Passenger Safety Laws is available from the Insurance Institute for Highway Safety ([http://www.iihs.org/research/topics/child\\_restraints/default.html](http://www.iihs.org/research/topics/child_restraints/default.html)). As of the last update to this Safety Pledge, child safety seats are required for the following children in the states where the Plymouth Rock companies offer insurance:
  - a. NJ – 7 years and younger and less than 80 lbs must use a child safety seat
  - b. NH – 5 years and younger and less than 55 inches must use a child safety seat
  - c. MA – 7 years and younger and less than 57 inches must use a child safety seat
  - d. CT – 6 years and younger and less than 60 lbs must use a child safety seat
3. I will keep my car in safe working order and good repair at all times.
4. I will always use headlights in bad weather as well as at night, dawn and dusk.
5. I will drive carefully and observe all posted speed limits, will come to a full stop at all stop lights and stop signs, will use turn indicators for all turns and lane changes and will otherwise obey the rules of the road.
6. I will not leave car keys in my car while it is unattended. I will lock all doors whenever my car is parked on the street, in a public lot or in a driveway overnight.
7. I will immediately report to the police any accident involving personal injury or significant property damage and whenever required by law. I will report to the Company or agent all accidents or incidents that may give rise to a claim within one business day following the accident or incident.
8. I will not be engaged in distracting activities while driving. Driving distractions include but are not limited to the following: Using a cell phone while driving, texting, reading, watching a video, loud music, grooming, eating etc...

**Please Note:** We do not use the Plymouth Rock Safety Pledge to determine coverage under the policy. Additionally, the Safety Pledge discount will be automatically applied to your premium for future renewal terms. Failure to provide us with requested information on a renewal questionnaire will result in loss of the discount.