



Arbella's Accident Forgiveness Endorsement–Agent Fact Sheet

Arbella's Accident Forgiveness Endorsement (10AR1273) waives your customer's surcharge points for the first qualifying surchargeable accident that occurs after purchasing the endorsement. For a flat fully earned policy charge of **\$45**, this endorsement can be added to qualifying policies. You can also request an option to automatically add this endorsement to your qualifying policies at renewal. Contact your Underwriter or Territory Manager for complete details.

BENEFITS OF ACCIDENT FORGIVENESS–SIGNIFICANT SAVINGS FOR QUALIFIED ARBELLA POLICYHOLDERS

- Cost of the endorsement is only \$45 per year, per policy.
- Waives surcharge points on renewal for the first qualifying at-fault accident and driver retains SDIP 99 (17% credit) on Parts 1, 2, 4, 5 and 7.
- Savings on renewal policy every year for the next six years–eligibility requirements apply.

NEW BUSINESS QUALIFICATIONS

- There must be at least one experienced operator listed on the policy.
- All experienced operators listed on the policy (including deferred and excluded operators) must be SDIP 99.
- Policies with inexperienced operators may qualify but only experienced SDIP 99 operators are eligible for the forgiveness.
- Accident Forgiveness can be added to any qualifying voluntary policy (not MAIP assigned).
- Accident Forgiveness can only be added as of the policy effective date.

RENEWAL QUALIFICATION (WHERE THE PRIOR TERM'S POLICY HAD THE COVERAGE)

- There must be at least one experienced SDIP 99 principal or occasional operator remaining on the policy.
- If there are no longer any operators who qualify for this coverage, we will automatically remove the endorsement and a policyholder notice will be sent to the customer advising him or her of this coverage reduction.

AT THE TIME OF THE ACCIDENT

- The at-fault accident must have occurred after the endorsement was added to the policy.
- The at-fault accident must have been caused by one of the experienced SDIP 99 principal or occasional operators listed on the Coverage Selections Page.
- The vehicle involved in the at-fault accident must be listed on the Coverage Selections Page.
- The claim must be reported to Arbella promptly.

AFTER THE ACCIDENT

- Only one accident will be forgiven at a time, regardless of the number of at-fault accidents that occur.
- If multiple accidents occur, the accident that occurred earliest will be forgiven.
- If a customer qualifies for and uses his or her Accident Forgiveness Endorsement, that customer must keep (and continue to pay for) the endorsement on the policy each year until the surcharge points go away.
- If the customer removes the endorsement, the surcharge points will be added back onto the policy.

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