RULE 35.  <u>ACCIDENT FORGIVENESS</u>

Accident Forgiveness provides forgiveness of the SDIP points relating to one at-fault accident caused by an Experienced Operator with a current SDIP designation of 99.  The premium cost relating to the at-fault accident under Rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured with Arbella or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, SDIP points will not be rated if the following conditions are met:

1) There is at least one experienced operator listed on the policy and all experienced operators listed on the policy have a SDIP designation of 99.

2) The at-fault accident was caused by an Experienced Operator.

3) The at-fault accident involved using one of the vehicles listed on the coverage selections page.

4) The driver of the vehicle involved in the at-fault accident is not deferred or excluded.

5) The at-fault accident occurred after the initial purchase of the endorsement.

6) The at-fault accident was reported to us promptly.

7) There are no other accidents being forgiven on the policy.

8) In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident will receive forgiveness upon renewal of the policy, subject to the terms and conditions of the endorsement.  Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56.  Moving violations of any kind are not eligible for forgiveness.
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.

Refer to the Miscellaneous Rating Factors page for the applicable per policy charge.

Use form number 10AR 1273.