

Safe Driver Insurance Plan Nevada



The Plan under which your policy is rated uses past experience (accidents and convictions) as part of the determination of your premium cost. The point system described below has been established under which those drivers that have no points receive the lowest premiums. Higher premiums are charged for other drivers based upon the number of points they have accumulated during the experience period.

The Driving Record Sub-Classification assigned to the automobile appears in the Declarations as the **6th digit** under the "class" heading and reflects the number of points accumulated during the experience period and assigned under the Plan.

DRIVING RECORD POINTS		RENEWAL CREDIT	
6th Digit	Number of Points	6th Digit	Number of Points/Years
0	No Points	A	0 Points 3 – 5 Years
L	Incident Free	B	0 Points 6 or More Years
M	One Point (Non-Speeding)	E	1 Point (Non-Speeding) 3 – 5 Years
S	One Point (Speeding)	F	1 Point (Non-Speeding) 6 or More Years
1	Two Points*	C	2 Points* 3 – 5 Years
2	Two Points	D	2 Points* 6 or More Years
3	Three Points	Z	1 Point (Speeding) 3 – 5 Years
4	Four Points	Y	1 Point (Speeding) 6 or More Years
5	Five Points		
6	Six Points		
7	Seven Pints		
8	Eight Points		
9	Nine or more Points		

* Caused by one chargeable accident.

The premiums for the following coverages are affected: Bodily Injury Liability, Property Damage Liability, Medical Payments, and Coverage For Damage To Your Auto.

A. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other current resident operator.

- (1) Six points are assigned for conviction of:
 - (a) driving while intoxicated or under the influence of drugs; or
 - (b) failure to stop and report when involved in an accident, or
 - (c) homicide or assault arising out of the operation of a motor vehicle; or
 - (d) driving while license is suspended or revoked.
- (2) One point is assigned for each conviction of any moving traffic violation.

B. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any other current resident operator, while operating an auto.

- (1) Two points are assigned for each auto accident that results in:

- (a) bodily injury, death; or
 - (b) total damage to all property including his or her own in excess of \$500.
- (2) Two points are assigned if, during the experience period there were two or more accidents each of which resulted in damage to property, but have not been assigned a point under (1) above.

Exceptions:

- (1) No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
- (2) No points are assigned for accidents occurring under the following circumstances:
 - (a) auto lawfully parked (if parked vehicle rolls from the parked position then such accident is charged to the person who parked the auto); or
 - (b) the applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgement against such person; or
 - (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation, and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - (e) auto operated by applicant or any resident operator is struck by a "hit and run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - (f) accidents involving damage by contact with animals or fowl; or
 - (g) accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - (h) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
- (3) Prior to January 3, 2002, no points are assigned for an accident unless the operator is determined to be 51% or more at fault in the accident. For accidents occurring after January 3, 2002, no points are assigned for an accident unless the operator is determined to be 50% or more at fault in the accident.

C. Refund of Surcharge Premium

If a point has been assigned for an accident, and it is later determined that the accident falls under one of the exceptions in this rule, we shall refund to you the increased portion of the premium generated by the accident.

D. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

E. Multi-Car Risk

Points developed under the Safe Driver Insurance Plan are assigned to the two cars having the latest model year. If two or more cars have the same model year points are assigned to the cars having the highest symbol.