



No Drop Promise®

Regardless of the number of traffic convictions or accidents **you** or a listed operator may have during the policy period, we will renew this policy or have an affiliated company issue you a replacement policy, provided that this promise does not apply if:

1. any operator of **your covered auto** is convicted of or pleads nolo contendere to operating a vehicle while under the influence of or impaired by any substance, including but not limited to alcohol or drugs; or
2. the driver's license of any operator of **your covered auto** is or has been suspended or revoked at any time for any reason; or
3. within forty-five (45) days of our request concerning any listed operator of **your covered auto**, **you** fail to provide, at your expense, certification by a licensed physician that the listed operator is physically and mentally capable of safely operating an automobile.

The rates, forms and terms of coverage for any renewal or replacement of this policy will be those in use by **us** or by any affiliated company issuing you a replacement policy.

We reserve the right to substitute more current forms and endorsements when they are approved and adopted.

All other provisions of this policy remain unchanged.