

## Disappearing Collision Deductible

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

### Part D - Coverage For Damage To Your Auto

Part D is amended as follows:

#### INSURING AGREEMENT:

Paragraph **HG** is added:

#### **HG. Reduction in Collision Deductible**

- A.** The collision deductible shown on the Declarations Page will be reduced by \$50, at the time of a first collision loss occurring during this policy term, provided that:
1. All drivers have been free of accidents continuously for at least three years immediately preceding the inception of the policy term and up to the time of the first collision loss; and,
  2. No driver has had a moving traffic violation for at least three years immediately preceding the inception of the policy term and up to the time of the first collision loss.

After the initial policy term in which the conditions in **A. 1.** and **A 2.**, above, have been met by all drivers, the collision deductible will be reduced by an additional \$50, at the time of a first collision loss, for each full policy year during which there have been no accidents or moving traffic violations by any driver, until the deductible is eliminated.

Once any driver has an accident, or once any driver has a moving traffic violation, the deductible amount shown on the Declarations Page will be restored, in full, during the policy term in which the accident or moving traffic violation occurs, and a new qualification period will begin, starting with the next renewal date of your policy.

- B.** Once any driver has an accident, or once any driver has a moving traffic violation with this insurer or a renewal policy with an affiliated insurer, a new qualification period begins and the provisions in the above section **A.** will no longer apply and are replaced by the provisions in **C.** below.
- C.** The collision deductible shown on the Declarations Page will be reduced by \$150, at the time of a first collision loss occurring during this policy term, provided that:
1. All drivers have been free of accidents continuously for at least three years immediately preceding the inception of the policy term and up to the time of the first collision loss; and,
  2. No driver has had a moving traffic violation for at least three years immediately preceding the inception of the policy term and up to the time of the first collision loss.

After the policy term in which the conditions in **C.1.** and **C.2.**, above, have been met by all drivers, the collision deductible will be reduced by an additional \$50, at the time of a first collision loss, for each additional full policy year during which there have been no accidents or moving traffic violations by any driver, until the deductible is eliminated.

Once any driver has an accident, or once any driver has a moving traffic violation, the deductible amount shown on the Declarations Page will be restored, in full, during the policy term in which the accident or moving traffic violation occurs, and a new qualification period will begin, starting with the next renewal date of your policy.

- D.** If a loss is eligible for collision deductible reduction under any other part or endorsement of this policy, any reduction in the collision deductible under this endorsement will be secondary to any other provisions of the policy and any deductible reduction eligibility under this endorsement will only be applied to any remaining deductible after application of other policy provisions and endorsements.

Nothing in this endorsement shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.