



Personal Auto Insurance

Accident Forgiveness Endorsement

If you are a good driver, you could be eligible¹ for our Accident Forgiveness Endorsement. This endorsement, which costs \$100 (\$75 with account credit) per year, will waive any SDIP surcharge points related to the first at-fault accident on your policy for five years².

Expected savings with Accident Forgiveness³

Single-vehicle at-fault accident	Multi-vehicle at-fault accident
Claim total: \$1,763.00	Claim total: \$7,958.00
Original annual premium: \$1,029.00	Original annual premium: \$1,029.00
Renewal premium with Accident Forgiveness: \$1,029.00	Renewal premium with Accident Forgiveness: \$1,029.00
Renewal premium without Accident Forgiveness: \$1,600.00	Renewal premium without Accident Forgiveness: \$1,755.00
First year savings: \$571.00	First year savings: \$726.00

1. Available to policies with at least one operator with a Merit Rating Code 99 or 98.
2. Endorsement credit equal to cost of surcharge for eligible at-fault accident. Only one at fault accident will be forgiven at any point in time. If there are multiple accidents on the policy, only the oldest accident will be forgiven.
3. Typical results. Your savings may vary depending on your driving record, current premium, and claim amount.

Personal Auto is available in Massachusetts.

We serve the community through our network of the highest quality independent agents. To learn how our portfolio of personal insurance solutions can work for you, contact your local agent today.

For a list of N&D agents, visit ndgroup.com.