



# Personal Auto Insurance

## Accident Forgiveness Endorsement from The N&D® Group

We all know that nobody's perfect. Even a defensive motorist can't predict and prevent every accident from happening. But if you've had a good driving record, it shouldn't be ignored because of an accident.

If you are a good driver, you could be eligible<sup>1</sup> 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 years<sup>2</sup>.

### Expected savings with Accident Forgiveness<sup>3</sup>

| 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.

N&D® is a local business serving the community through our network of the highest quality independent agents. To find out if you are eligible for accident forgiveness, contact your local independent agent. For a list of local agents, visit [www.ndgroup.com](http://www.ndgroup.com).