

Issued to	Policy Number	Effective Date of Change
See your Certificate of Automobile Insurance for which automobile(s) this change applies to. The additional premium for this change is indicated on your certificate of Automobile Insurance.		

1. Purpose of This Change

This change is part of your policy. The Driving Record Protection Endorsement preserves your Driving Record following your first at-fault accident.

2. What We Will Provide

In return for the premium charged, we will waive the effect that your first qualifying at-fault accident has on your Driving Record, provided you have only one at-fault accident.

After the first qualifying at-fault accident the endorsement must remain on the policy until the driver has earned the maximum driving record available in order for the driving record to continue to be protected. This endorsement protects underwriting and acceptability of the risk when applied.

3. Limitations On Your Coverage

The coverage provided under point #2 is not provided if:

- you had a policy violation, criminal code conviction or a conviction to which a surcharge applies, associated with the accident;
- the risk is not eligible for renewal;
- The driver at the time of the loss was not disclosed and declared as a driver on the policy;

All other terms and conditions of your policy remain the same.