

**Minor Conviction Rating Protector Endorsement
PCF 324**

Issued to	Policy Number	Effective Date of Change
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 Minor Conviction Rating Protector Endorsement preserves your Conviction Free Rating following your first minor conviction.

2. What We Will Provide

In return for the premium charged, we will waive the effect that your first minor conviction has on your policy for conviction free rating purposes.

After the first minor conviction the endorsement must remain on the policy until the minor conviction being protected has exceeded three years. This endorsement protects the conviction free rating of the risk when applied.

3. Limitations On Your Coverage

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

- the risk is not eligible for renewal.

If more than one driver is insured under the policy, this endorsement applies only to the driver(s) that have purchased the endorsement and are listed in the Policy Change Form section of your Certificate of Automobile Insurance.

The benefit provided by this endorsement can only be applied once during the policy term.

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