

**PE – S.E.F. No. 39**

**ACCIDENT RATING WAIVER ENDORSEMENT**

INSURER:	Attached to and forming part of Policy No.:	
INSURED:	This endorsement shall be effective from: _____ YYYY                      MM                      DD	<input type="checkbox"/> AM _____ <input type="checkbox"/> PM _____ Local Time

In consideration of the premium charged, it is understood and agreed that the premium, on renewal of the policy, if offered and accepted, will not be increased because of an at-fault accident, as determined by the insurer, involving the automobile to which this endorsement applies.

**PROVIDED THAT:**

- a. The automobile driver has not been convicted of any offence under the Criminal Code of Canada, in relation to the accident;
- b. The automobile driver has not been convicted of any offence involving failure to report and/or remain at the scene of an accident, driving while their licence is under suspension, racing, fail to stop/yield for a school bus, passing in a school zone or playground zone, or careless driving, in relation to the accident; and
- c. There has not been a violation of Statutory Condition 2 of the automobile insurance policy, in relation to the accident.

The insurer's underwriting rules and practices filed with the Island Regulatory and Appeals Commissions will apply after this endorsement is applied to an accident rating for an at-fault accident.

If more than one automobile is insured under the Policy, this endorsement shall apply only to the automobile(s) against which this endorsement is designated in the schedule of automobiles or on the Certificate of Automobile Insurance.

The accident rating waiver provided by this endorsement is not binding on any other insurer that provides automobile insurance to the owner of the designated automobile and the driver who was determined to be at fault for the accident.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Policy shall have full force and effect.

