

**Note:** *This document was prepared by Grant, Jones & Stuart Insurance as a service to their clients on May 15, 2006.*

## **ACCIDENT WAIVER COVERAGE:**

We are pleased to advise that our Insurers are offering a 'Claims Protection Endorsement' which can now be added to your policy. This coverage protects you from being charged for the first 'at-fault' accident on your driving record.

There are some conditions to this coverage, for example, it will not work if you have been charged with a major conviction as a result of the accident (e.g. careless/dangerous driving or impaired driving), or if there was a policy violation such as allowing an excluded driver to operate your vehicle.

In addition, this endorsement does not guarantee that your rate will not change. Overall rates can still move up or down from year to year depending on overall loss results (claims costs) across the industry.

An example of when you might want this protection is if you slide on black ice and hit a tree. Even though weather conditions played a part in the accident, you would still be considered 'at fault' by the Insurance Company.

The cost of this protection is \$35-\$60 per vehicle. Please let us know if you would like it added to your policy.