

## Disappearing Deductible Credits

This Endorsement changes the policy. Please read it carefully.

### Eligibility

This coverage applies if a premium is shown for **your auto** in the Coverage Selections Page for **Collision** or **Limited Collision**. This coverage is deleted if **Collision** or **Limited Collision** is deleted.

### Definitions

**Credits** means the dollar value **credits** awarded by **us** to **you** to reduce **your Collision, Limited Collision** or **Comprehensive** deductible following certain claims. **Credits** may be used only as set forth in this Endorsement. **Credits** may not be redeemed for cash or any other thing of value.

**Clean Year** means any twelve month policy period in which **you** have **your auto** insured by **us** and: (1) no operator was surcharged for an at-fault accident, and (2) the policy was free of hit and run **Collision** or **Comprehensive** loss payments greater than \$500.

### Credit Awards

**You** are awarded **credits** after one full **clean year** where no **credits** were used or lost. **You** will receive \$50 in **credits** for each of the first four consecutive **clean year(s)** after the initial **clean year** up to this policy period. In the fifth consecutive clean year, **you** will earn a \$100 credit. The maximum **credits** that **you** may earn is \$300.

If **credits** are used or lost, a new clean policy year must be completed before **you** are awarded **credits** again.

The Coverage Selections Page shows the amount of **credits**, if any, that **you** have been awarded as of the most recent policy effective date.

### Using Credits

Any existing **credits** will be used as long as **you** are not also eligible for coverage in the Elite Package Endorsement.

If **your** deductible is waived in whole or part by the Elite Package Endorsement, that coverage prevails.

**Credits** will be used to reduce the deductible amount **you** owe on a **Collision, Limited**

**Collision** or **Comprehensive** claim greater than \$500 to which **your** deductible applies.

**Your credits** will be set to \$0 if they are used during the policy period.

### Losing Credits

**Your credits** will be lost and will be set to \$0 during the policy period if:

- a. At any time **you** do not have **Collision** or **Limited Collision** coverage on at least one **Auto** covered by the policy;
- b. **You** or any operator listed on **your** policy is surcharged for an at-fault accident when there is no **Collision** or **Limited Collision** claim made;
- c. **Your** deductible is waived in whole or part by coverage in the Elite Package Endorsement; or
- d. The policy cancels with a lapse in coverage.