

## Responsible Driver Guarantee Endorsement for Commercial Vehicles

This Responsible Driver Guarantee endorsement allows you to claim your first at-fault accident without impacting your premium or driving record\*\* on the vehicle, to which this endorsement is attached, as shown on the Certificate of Automobile Insurance.

### Benefits

If you have a first at-fault accident:

- We will treat the accident as if it never happened.
- Your Intact driving record will not change as a result of this accident.
- We will handle your claim in accordance with our high service standards.

If you have a second at-fault accident:

- Your Intact driving record will be adjusted to show one unprotected at-fault accident and your eligibility for insurance may be affected.
- We will handle your claim in accordance with our high service standards.

This Responsible Driver Guarantee endorsement applies to all drivers on the insured vehicle and on the policy.

### \*\*Eligibility Requirements

In order to qualify for the Responsible Driver Guarantee you must be:

- Continuously licensed and accident free for 6 years in Canada or the USA.
- Rated as Driving Record 6.
- All Drivers on the policy must be accident free for 6 years in Canada or the USA.

In order to maintain the protection for your Intact driving record after you have an at-fault accident, you must continue to purchase the Responsible Driver Guarantee each year.

### \*\*There will be no protection if:

- There has been a violation of any Statutory Conditions or policy condition in relation to the accident.
- There has been a major or serious conviction or a conviction under the Criminal Code of Canada in relation to the accident.