

FMCF 01

PROTECTION PLUS

Applicable only to Private Passenger Rated Vehicles

See your Certificate of Automobile Insurance for which automobile(s) this coverage applies. The additional premium for this change is included on your Certificate of Automobile Insurance.

1. **Purpose of this Change** – This change is part of your policy. It provides protection to your “accident free” rating status with this company from premium increases as a result of your first “at fault” accident. This protection applies provided the “at fault” accident did not result in any Criminal Code or major Highway Traffic Conviction (such as “Careless Driving”) and did not involve a violation of the policy conditions.
2. **What is Not Covered** – This change does not apply to occasional drivers rated as a Class 05 or Class 06.

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