

**FMCF01 PROTECTION PLUS**

Issued to	Effective Date of Coverage			Policy Number
	Year	Month	Day	
Additional premium for this change is indicated 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(s) 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.