

Accident

Forgiveness

Now offering accident forgiveness for a wide range of drivers and experience levels!

Typically, when you or someone on your policy gets into an accident, your auto insurance premium goes up. With Accident Forgiveness through MAPFRE | Commerce Insurance, getting into an at-fault accident will not cause your premium to increase.

How it Works:

Purchase Accident Forgiveness > You or someone on your policy gets into an at-fault accident > Your premium doesn't increase because of the accident. It's that simple.

Why choose Accident Forgiveness through MAPFRE | Commerce Insurance?

- Inexperienced drivers, new customers and renewing policies are eligible for this protection
- We accept a wide range of drivers (merit rating codes: 98, 99, 00, 01, 02, 03 or 04)
- Accident forgiveness is locked in at time of purchase, not at time of accident

Purchasing Accident Forgiveness now could save you money later on if you or someone on your policy gets into an accident. Your average savings could be substantial.

Compare MAPFRE | Commerce Insurance Accident Forgiveness to Other Companies

MAPFRE Commerce Insurance	Other Companies
Drivers with a merit rating between 98-04 are eligible	Primarily available to 98 or 99 drivers only
If the merit rating changes during the policy term, we'll still forgive the accident	If the merit rating changes during the policy term, accident forgiveness may not apply
Inexperienced or newer drivers are eligible	6+ years of driving experience is usually required to qualify
New customers can purchase this protection	Loyalty of 5 or more years may be required

We also offer Disappearing Deductible credits for each consecutive year of clean driving. If you've been with us for at least one year and haven't had any accidents for that year, you automatically earn \$50 off your deductible each year up to \$250!*

Pairing your disappearing deductible credits with your accident forgiveness could make the unfortunate occurrence of getting into an accident more affordable.

Contact your agent today for details



MAPFRE

Commerce
INSURANCE™

*For full terms and conditions, please refer to your auto insurance policy.