

5. MERIT RATING PLAN (Cont'd)

(7) EXCEPTIONS:

Convictions for the following shall not be regarded as moving traffic violations and should not be considered for premium increase:

- (a) inadequate muffler or excess escape of exhaust products;
- (b) improper lights or other equipment except brakes;
- (c) failure to sign or display registration card;
- (d) failure to display license plates;
- (e) failure to have in possession driver's license provided there is a valid one in existence;
- (f) failure to display current inspection certificate;
- (g) driving in a car pool lane;
- (h) commercial type convictions;
- (i) pedestrian type convictions.

b. Accidents

Accidents that occur prior to March 5, 2016, for which an insurer paid a claim in excess of \$500, under Bodily Injury, Damage to Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

Accidents that occur on or after March 5, 2016 for which an insurer paid a claim in excess of \$1,000 under Bodily Injury, Damage to Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

(1) EXCEPTIONS:

- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
- (b) The accident surcharge will be forgiven for the first chargeable accident on the policy if the following qualifications are met:
  - (i) Policy has 5+ years auto tenure; AND the policy has no other accidents above the \$500 threshold in the previous 5 years; OR
  - (ii) Policy has 5+ years auto tenure, AND effective March 5, 2016 the policy has no other accidents above the \$1,000 threshold in the previous 5 years; OR
  - (iii) A premium is shown on the policy Declarations for Accident Forgiveness.

The premium amount can be found in the rate pages. Attach endorsement ACCFORMA – Accident Forgiveness.

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UNITED SERVICES AUTOMOBILE ASSOCIATION  
USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY  
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

GR-16

EFFECTIVE March 5, 2016

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b. Accidents

An accident for which an insurer paid a claim in excess of \$1000, not including any payments made solely due to Auto Features, under Bodily Injury, Damage To Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

Effective July 1, 2015 an accident for which an insurer paid a claim in excess of \$1000 under Bodily Injury, Damage to Someone Else's Property, and/or Collision coverages involving the applicant or any resident operator is considered chargeable.

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- (a) Accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy are not considered chargeable; and
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EFFECTIVE December 1, 2016

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EFFECTIVE [December 1, 2016](#)

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EFFECTIVE ~~JANUARY 1, 2016~~ December 1, 2016