

S.E.F. No. 39b
DESIGNATED OPERATOR TRAFFIC SAFETY CONVICTION RATING WAIVER
ENDORSEMENT
(For Use in Alberta Only)

In consideration of the premium charged, as set out in the policy or in the Certificate of Automobile Insurance, it is hereby understood and agreed that an operator's premium on all renewals of the policy, if offered and accepted, will not be increased because of the first rateable traffic safety conviction incurred by the operator during the term of the policy to which this endorsement is attached. This endorsement applies to all vehicles to which the operator is assigned and for whom a premium is generated under the policy.

"Traffic safety conviction" means those traffic safety convictions as set out in the Automobile Insurance Premiums Regulation plus those minor traffic safety convictions an insurer is authorized to rate for under its Automobile Insurance Rate Board (AIRB) approved rating program.

This endorsement is not enforceable where the operator has violated Statutory Condition (2) – Prohibited Use By Insured as set out in section 556 of the *Insurance Act* or an Alberta Automobile Insurance Policy.

The insurer's underwriting rules and practices filed with the AIRB at the time this endorsement is issued remain applicable regardless of any amendments that are made to the underwriting rules and practices during the policy term.

If more than one operator is insured under the policy, this endorsement shall apply only to the operator(s) designated in this endorsement.

Designated Operator

Driver's License Number

The waiver of rating for a rateable traffic safety conviction provided by this endorsement is not binding on any other insurer that provides automobile insurance to an operator who is convicted of a rateable traffic safety violation.

Except as otherwise provided in this endorsement all limits, terms, conditions, provisions, definitions and exclusions of the policy shall have full force and effect.