



Accident Free Discount versus First Accident Forgiveness

What is an accident free discount?

No accident in the past three years and your premium is lowered. The savings usually ranges from 10% to 20% for the vehicle with no accidents in the past three years.

What is first accident forgiveness?

Instead of getting an accident free discount for no accidents in the past three years, your premium is adjusted higher, "maybe 5% to 10%", so that if you have an accident, the first accident is not surcharged.

Which is better?

Less than one in every 10 autos is involved in an accident in any given year so, if you in the long term can even be half as good as average, "one accident every 5 or 6 years", you will save more electing an accident free discount.