

# It's like the accident never happened with **6/9 Star Protector**



## **Keep your insurance costs low**

If you have not had an at-fault accident in the past six years, you are probably rated as a "six-star" driver. If you have not had an at-fault accident in the past nine years, you are probably rated as a "nine-star" driver. These drivers receive our lowest rates because of their good driving record.

But, if you have had an accident, you lose that perfect record and can pay higher insurance premiums for years while you rebuild your claims-free history.

## **How the 6/9 Star Protector works**

For a small charge per eligible vehicle, you can protect your good driving record in the event you get into an accident.

With 6/9 Star Protector, even if you are deemed to be at fault in a future accident, your driving record for insurance purposes will remain unchanged (as long as the accident does not result in a driving conviction or a violation of your insurance policy).

As far as your insurance premiums are concerned, with the 6/9 Star Protector, it's like the accident never happened. Your six-star or nine-star driving record will stay on your policy as long as you are insured with Aviva Traders and do not have another at-fault claim.

## **What happens after I have an at-fault accident?**

After the first at-fault claim, your insurance premium will not increase as a result of the accident. However, at that point, your 6/9 Star Protector coverage ends and cannot be re-purchased until you are claims-free for six years. (Keep in mind that there may be other changes to your policy or rates that will increase your premiums upon renewal).

If you have a second at-fault accident after the 6/9 Star Protector has been removed, your new driving record will be based on our regular accident forgiveness rules. Normally, this means that your driving record and your premiums will increase.

To add the 6/9 Star Protector to your Aviva Traders policy contact your broker.

Visit us at [avivatraders.com](http://avivatraders.com)

The **value** of one. The **power** of many.

