



Nevada Notice Explaining Premium Increases

In compliance with Nevada Administrative Code 690B.240, this notice explains the manner in which our rating plan provides for increases in premium based upon incidents or claims.

When you acquire, renew or make changes to your automobile insurance policy, American Access may adjust your premium based on information from your application and your driving history including motor vehicle reports and claim reports. If you have received a motor vehicle violation(s) or a chargeable accident(s) within the past 36 months your premium may be surcharged as a result. Permissive user accidents are assigned to the highest rated driver on the policy.

You have the right to request the reasons for any increase in premium for the ensuing policy period. If you have questions about this plan or your automobile insurance policy, please contact your agent.

Summary of Surchageable Accidents and Violations

Chargeable Accident: Defined as an at-fault accident where total damages exceed \$500 or injuries result. An at-fault accident is defined as any accident for which the insured is determined to be 50% or more at fault. In the event of multiple violations on the same day the violation rated with the highest surcharge will apply to the insured.

All accidents are considered to be at-fault unless proof is submitted of not-at-fault or damage is less than \$500. Proof may be provided in the form of an accident report, police report, court record or other relevant documentation.

Accidents are surcharged 20% for the first occurrence and 45% for each additional occurrence. Each accident free renewal will receive a 2.5% discount up to a maximum Renewal Discount of 20%. The first policy renewal with one or more chargeable accidents and/or claims reported during the previous policy term will not receive an increase in the Renewal Discount. If the Renewal or Prior Coverage Discount exceeds 5%, the combined discounts will decrease to 5% at the first policy renewal if one or more chargeable accidents and/or claims is reported. Every claim free renewal thereafter will receive an additional 2.5% discount up to the maximum discount. The maximum combination of Prior Coverage Discount and Renewal Discount is 30%.

Surcharges for the following apply when received as a Private Passenger Auto violation/conviction:

MAJOR VIOLATIONS	
Surcharge: 22% First Offense; 50% Each Additional Offense	
Careless / Reckless / Negligent Driving	Fleeing or Eluding Police Officer
Driving While License Revoked, Suspended or Canceled	Leaving the Scene of an Accident/Hit and Run
DUI or DWI – Major (w/BAC at or over 0.08)	Racing
Failure to Stop at Railroad Crossing	Speeding Over 20 MPH
Failure to Yield to Pedestrian, EMS or School Bus	Theft and Damage
Felony Involving a Motor Vehicle	

INTERMEDIATE VIOLATIONS	
Surcharge: 15% First Offense; 30% Each Additional Offense	
Driving While License Barred, Withdrawn, Denied or Disqualified	Failure of Miscellaneous Duty and Unsafe Operation
DUI or DWI	Tamper Vehicle

MINOR VIOLATIONS	
Surcharge: 10% First Offense; 20% Each Additional Offense	
Driving Too Fast For Conditions	Lane Violation
DUI, Generally	Riders on Motorcycle, Generally
DUI, Underage	Speeding Under 21 MPH
Expired, No Driver License (DL or Permit), Improper Classification	Speeding, Generally
Failure to Use Equipment	Texting Violation (second and subsequent)
Failure to Yield/Stop	Traffic Light
Following Improperly	Violating Conditions of License
Improper Passing	Wrong Way on One Way
Improper Vehicle Operation/Maneuvers	