

You hear it on the television commercials, how this company or that company will forgive your first accident and not charge you extra for it. But the fine print is hard to read and flies by your screen far too quickly. What they don't tell you is that every [North Carolina auto insurance policy](#)

_____ offers you first accident forgiveness. What they also don't tell you is that this rule is full of clauses that can put the charges back on your policy later. So here's the truth about first accident forgiveness.

All [North Carolina personal auto insurance policies](#) are governed by the same policy form. Part of this policy form and its rules cover exactly when the insurance company can surcharge your policy with extra charges for past or current accidents and moving violations. One of these sections discusses what is called a non-chargeable accident.

Anytime you have an at fault accident or a moving violation, insurance points can be added to your policy. These points remain on your policy for 3 years and they generate additional charges to your policy. This of course is an attempt to raise the rates for risky drivers while keeping them as low as possible for safer drivers. When you have an accident that is your fault, there are a few exceptions that allow you to avoid the associated insurance points. This is the first accident forgiveness section and these are the rules:

If the accident is your fault and the total damages are under \$1800 then it might be a non-chargeable accident. The next requirement is that the accident caused property damages only, in other words, no one was injured. Some minor bodily injury charges are allowed, such as an ambulance bill and doctor checkup but only if the result is that no one was actually hurt. The last requirement is that no drivers on the policy have a chargeable accident or ticket in the past 3 years.

Now if all of the above conditions are met, then you should receive no additional charges on your policy for that accident. But there is one additional caveat. If in the three year period following this non-chargeable accident, you or any other driver in your household has an at fault accident of any kind, or a moving violation, then the old accident becomes a chargeable accident and the points associated with that accident are now added to your policy for the remainder of their 3 year term.

So, now you have a better understanding of that fine print that flies by your screen during commercials. Just know that some companies have chosen to use a policy provision to which you are entitled and dressed it up as a special feature that they offer you. It's a marketing gimmick and nothing more. Don't bite on that hook for that bait.

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