1. MVR Review:

- a. MVR
 - i. For vehicles more than 45,000 GVW, 2+ years U.S. CDL experience is required and must be a minimum of 25 years old.
 - ii. For vehicles less than 45,000 GVW, providing 2+ years of prior employment history is required.
 - iii. Insured must provide driver information on all company drivers including:
 - a. Family members who have use of a company vehicle .
 - b. All individuals named where DOC coverage is provided
- b. Driver Acceptability:
 - i. Drivers must be 23 years of age or older, U.S. citizen, with a clean MVR and have at least two years of (U.S.) driving experience on like equipment
 - ii. Family members under the age of 23 with a clean MVR are acceptable on an individual basis.
 - iii. Drivers must be 25 years or older to operate extra heavy truck tractors.
 - iv. Valid U.S. CDL License where required (without current suspension, or currently denied or revoked).
 - v. Driver exclusions are ok (where allowed) and must be signed by the named insured and driver.

Any of the following violations that appear on an MVR in the last 10 years will be deemed unacceptable to the program:

- a. Hit and Run
- b. Failure to report an accident
- c. Unverifiable driving record
- d. Negligent homicide arising out of the use of a motor vehicle
- e. Using a motor vehicle for the commission of a felony
- f. Operating a motor vehicle without the owners authority
- g. Reckless driving
- h. Racing/Speed contest
- i. Speeding at twenty (20) miles an hour or greater over the speed limit.
- j. Submit any use of Police Scanners with full description of operations.
- k. Driving under the influence of alcohol or drugs
- I. Refusal to submit to an alcohol or drug test
- m. Operating a motor vehicle during a period of suspension
- n. Permitting an unlicensed person to drive a company vehicle

- o. Homicide, manslaughter or aggravated assault with a motor vehicle
- p. Attempting to elude police officers
- q. Failure to stop and/or report an accident
- r. Youthful passenger with an open container
- s. Those requiring SR-22 filing or other proofs of financial responsibility certificate.
- t. Any combination of 3 or more at fault accidents and/or moving violations by a driver during the last 3 years will be deemed unacceptable to the Program.