

Driver Criteria

All Drivers must have their MVR's approved by the coverholder within 7 days of employment with the subject trucking firm. They must comply with the following criteria, and have a Single Valid Full Commercial Driving License, endorsed for the equipment operated at the time of loss or damage. If the following criteria are not fully complied with, the Drivers are not acceptable to Underwriters.

Coverholder only to submit M.V.R.'s which fall outside the following criteria:

- 1) Driver must be aged 21 and over and 70 or under.
- 2) Minimum of two years Commercial Truck Driving Experience.
- 3) No more than 4 (four) minor violations in the last three years, with no more than two in the last year.
- 4) No more than 1 (one) chargeable accident in the last three years .
- 5) No major violations in the last three years.
- 6) Single Valid Full Commercial Driving License, endorsed for the equipment operated at the time of loss or damage
- 7) No license suspension. (Any failure to appear to be submitted to Underwriters).

N.B. Any Driver falling outside these guidelines, must be specifically agreed by the Leading Underwriter only, other than Drivers with less than 2 years Commercial Driving Experience which may be held covered at double deductible until M.V.R. received.

MINOR VIOLATION DEFINITION

- a) All moving violations other than major violations listed below are considered minor violations
- b) The following non-moving violations are considered to be minor violations:
 - 1) Defective brakes
 - 2) Defective equipment
 - 3) Oversize
 - 4) Overweight Two(2) overweight violations equals one(1) minor violation

MAJOR VIOLATION DEFINITION

- a) DWI, DUI, implied consent, any drug related violation.
- b) Manslaughter or negligent homicide.
- c) Felony involving a motor vehicle.
- d) Racing.
- e) Hit and Run or leaving the scene of an accident.
- f) Reckless driving.
- g) License suspension for points.
- h) Driving while license suspended.
- i) Fleeing/eluding arrest.
- j) Multiple driver licenses not reported to company.

No M.V.R. to exceed 3 months old.