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Driver Eligibility Requirements

The following underwriting guidelines apply to all current and new drivers. *All drivers must meet our "Driver Eligibility Requirements" and your firm is required to submit any new drivers to Paul Hanson Partners Specialty Insurance Solutions during the policy term.*

DEFINITIONS

Eligible drivers must:

- Between the ages of 21 and 65
 - Driver over age 65 with Class A CDL must be cleared by a physician
 - Owners and partners age 65 and older are acceptable if they do not have any commercial driving responsibilities.
 - All drivers over age 70 except owners and partners must be referred to underwriting for approval.
- At least 2 years driving experience not including foreign experience.
- Have an acceptable driving record.

ACCEPTABLE DRIVING RECORD MEANS:

- ✓ No major violations in the last three years
- ✓ Maximum of three minor moving violations in the last 3 years
- ✓ Maximum of one at-fault accident in the last 3 years

Major violation is a citation that involves:

1. Any drug or alcohol violation in connection with the operation of a motor vehicle
2. Homicide, manslaughter or use of a motor vehicle for felonious purposes.
3. Hit and run
4. Reckless driving
5. A speeding violation 20 MPH or more above the posted limit
6. Speed contests, drag racing, or attempting to elude an officer of the law
7. Driving while license is suspended or revoked

Minor violations:

Any moving traffic citation (speeding less than 20 MPH above the posted limit, failure to stop or yield, improper lane change etc.) other than a major violation.

The following are **not** moving citations:

- Motor vehicle equipment, load or size requirements
- Improper display or failure to display license plates
- Failure to sign or display registration card
- Use of a cell phone while driving

My signature indicates that I understand the above driver eligibility requirements and will submit a copy of all new drivers MVR reports prior to driving a vehicle covered on this policy.

INSURED: <CUST.INS.NAME>

OWNER/CORPORATE OFFICER'S NAME: _____

SIGNATURE

DATE