



**1827 CLAY STREET  
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**DRIVER ELIGIBILITY REQUIREMENTS**

The following underwriting guidelines apply to all current and new drivers. *All drivers must meet our "Driver Acceptable 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:**

- Be at least 21 years old
- At least 3 years driving experience
- Have an acceptable driving record
- Have a valid class driver's license for the type of vehicle being operated
- Be familiar with the vehicles to be used or given instruction prior to driving insured vehicles

**ACCEPTABLE DRIVING RECORD MEANS:**

**◆ No major violations in the last three years ◆ Maximum of three minor moving violations in the last three years with No At-Fault Accidents ◆ Maximum of one at-fault accident in the last 3 years**

**Major violation is a citation that involves:**

1. Driving while intoxicated and or impaired
2. Failure to stop and report an accident
3. Homicide, manslaughter or assault arising out of operation of a motor vehicle
4. Driving while license is suspended or revoked
5. Reckless driving
6. Speed contests, drag racing, or attempting to elude an officer of the law
7. Making a false accident report
8. A speeding violation 20 MPH or more above the posted limit

**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

*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:** \_\_\_\_\_

**CORPORATE OFFICER'S NAME:** \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE