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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 Insurance Services during the policy term.***

DEFINITIONS

Eligible drivers must:

- Be at least 21 years old
- 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 two minor moving violations in the last three years ◆ Maximum of one at-fault accident in the last 3 years ◆ Maximum of one minor moving violations with 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 _____

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