



Division of Specialty Program Group, LLC

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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 Requirement" and your firm is required to submit any new drivers to Paul Hanson Partners, a Division of Specialty Program Group, LLC during the policy term and any subsequent renewal.

DEFINITIONS

Drivers must:

- Drivers must be 21 years of age or older.
Drivers must have a valid driver's license that meets the requirements for his/her type of vehicle.
Drivers must have one year or more of prior commercial auto driving experience within the three year period immediately prior to the coverage effective date.
If 10% or greater of drivers have a driving while suspended violation the submission shall be declined or referred to the Company for approval.

ACCEPTABLE DRIVING RECORD MEANS:

- No serious violation in the 5 year period
Maximum combination of 3 preventable collisions and/or major violations within the 3 year period

Major violation is a citation that involves:

- Improper lane change
Failure to yield
Failure to obey traffic signal or sign
Past driver license suspension due to moving violation(s)
Improper passing of school bus
Failing to report an accident
Improper passing/speeding in a school zone
Make false statement or produce false evidence
Use of handheld cellular device (if illegal in province)
Speeding (15-30 mph over posted limit)

Serious violations:

- Driving under influence of alcohol/drugs
Illegal possession of alcohol/drugs
Refusal to take a test required by an implied consent or similar statute
Violation of an "open container (alcohol)" or similar statute
Reckless driving or careless endangerment (and similar)
Leaving the scene of an accident or "hit and run"
Fleeing or eluding police
Speed exhibition, contest or drag race
Theft or receipt of stolen vehicle
Reckless/Negligent homicide or manslaughter
Speeding (Greater than 30 mph over posted limit)

Preventable Collision:

- A "preventable" collision is defined as a collision where the insured driver is deemed to be "at fault".
A preventable collision is a collision where the insured driver failed to make due allowance for the conditions of the road, weather, and traffic and to also assure that the mistakes of other drivers did not involve him/her in a collision.
A collision where the insured driver bears 50% or more of the fault shall be considered a preventable collision.
The following are not considered preventable collisions:
A vehicle that was lawfully parked at the time of the accident.
The accident was caused by a collision with a bird/animal.
The vehicle was struck by a "hit-and-run" driver and the accident was report to the proper authorities within 24 hours.
A preventable accident that results in major violation will be counted both as a major violation and preventable accident.

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 any subsequent renewal.

INSURED: _____

OWNER/CORPORATE OFFICER _____

SIGNATURE: _____

DATE _____

The Road to Success is through The Success of our Customers

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