

NAMED DRIVER CRITERIA

Every driver must have his/her Motor Vehicle Report (MVR) no older than 30 day approved by Underwriters before driving. They must comply with the following Driver Criteria, and have a Single Valid Full Commercial Driving License, endorsed for the specific type equipment operated at the time of loss or damage. If any of the Driver Criteria, including the following, is not fully complied with, then the driver is not acceptable or approved and will result in any claim or loss involving such unacceptable or unapproved driver as being not covered for any and all coverage's that might otherwise have been applicable.

- Driver must be aged 21 or over and 65 or under. Drivers aged 21 or 24 will only be accepted with a clean MVR (no major or minor violation or Accidents whatsoever).
- Driver must have 3 years commercial driving experience.
- Drivers must have a Commercial Driver's License with in the bordering states of the Garaging address.
- Driver must have no more than 3 (three) minor violations in the last three years, with no more than two in the last year.
- No more than 1 (one) chargeable accident in the last three years.
- Driver must have no major violations in the last three years.
- Driver must have no license suspension.
- No acceptable MVR shall exceed 3 months old.
- **Minor Violation Definitions:** - All moving violations other than major violations listed below are considered minor violations. The following non-moving violations are considered to be minor violations:
 - Defective brakes, Defective equipment, Oversize / Overweight. Two (2) overweight violations equal one (1) minor violation.
 - Driving while using wireless device
- **Major Violation Definition:**
 - Driving Whilst Intoxicated (DWI), Driving Under the Influence (DUI), implied consent, any drug related violation.
 - Manslaughter or negligent homicide.
 - Felony involving a motor vehicle.
 - Racing and/ or Speed contest.
 - Hit and Run or leaving the scene of an accident
 - Reckless Driving
 - License suspension for points.
 - Driving while license suspended.
 - Fleeing/eluding arrest.
 - Multiple driver licenses not reported to company.

All other terms and conditions remain unchanged.