

These guidelines apply to both existing drivers and newly hired drivers. Accommodations can only be made by your underwriter.



## DRIVERS REQUIRING UNDERWRITER APPROVAL

- Drivers with more than **THREE INCIDENTS** (violations, accidents, etc) in the past 12 months
- Drivers with more than **FIVE INCIDENTS** (violations, accidents, etc) in the past 24 months
- Drivers of commercial autos over 20K GVW or any vehicle with an original seating capacity of 21 passengers or more with less than ONE YEAR of experience driving similar vehicles
- Drivers who are under the age of 23
- Drivers with **ANY CONVICTIONS** in the past 36 months

Driver information must be submitted for each driver. Most drivers will be acceptable, though some may have a premium charge.

## **VIOLATIONS**

- Failure to yield
- Speeding
- Illegal passing
- Stop sign or stop light violation
- Careless operation
- Improper turn
- Following too closely
- Any moving violation where points are assessed

## **CONVICTIONS**

- Drag racing or speeding contest
- Driving under the influence of alcohol/narcotics (DWI or DUI)
- Open alcohol containers
- Reckless, careless, or improper/negligent driving
- Refusal to take an alcohol test
- Illegal possession of alcohol or narcotics
- Driving with a suspended license

