



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 Specialty Insurance Solutions during the policy term and any subsequent renewal.***

DEFINITIONS

Drivers must:

- Drivers must be 21 years of age or older.
- Driver must have a verifiable driving violation record.
- Drivers must have a valid driver's license that meets the requirements for his/her type of vehicle.
- At least 2 years driving experience.

ACCEPTABLE DRIVING RECORD MEANS:

- ✓ No disqualifying violation in the 5 year period
- ✓ Maximum combination of 3 accidents and/or major violations within the 3 year period

Disqualifying 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)
- Habitual Offender (and similar)

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)
- Operating with an invalid (or no) license, or unauthorized use
- Negligent Driving

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 _____

Packed and Delivered by Paul Hanson Partners

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