

### **DRIVER CRITERIA**

This Insurance shall not indemnify the Insured for loss or damage to any automobile otherwise recoverable under this policy unless the automobile is operated by a driver who at inception of this policy or at the date of hire, **whichever is the later:**

- i) is aged between twenty-three (23) and seventy (70) years inclusive, and
- ii) has no critical violations in the past thirty-six (36) months, and
- iii) has no more than one (1) major violation in the past thirty-six (36) months, and
- iv) has no more than five (5) minor violations in the past thirty-six (36) months, and
- v) has no more than one (1) chargeable accident in the past thirty-six (36) months, and
- vi) has a minimum of twenty-four (24) months driving experience during the past thirty-six (36) months, driving equipment similar to that insured under this Certificate.

unless such driver has been accepted in writing by the Underwriters and endorsed on to this policy, with any additional premium paid as required by the Underwriters.

The words **critical violation(s)** shall mean:

- i) Driving while intoxicated (DWI), implied consent, any suspension of the driver's license for failure to submit to alcohol testing,
- ii) Driving under the influence (DUI), implied consent, any drug related violation or any suspension of the driver's license for failure to submit to drug testing

The words **major violation(s)** shall mean:

- i) Manslaughter or negligent homicide,
- ii) Felony involving a motor vehicle,
- iii) Racing,
- iv) Hit and Run,
- v) Reckless driving,
- vi) License suspension for points,
- vii) Driving while license suspended,
- viii) Fleeing/eluding arrest,
- ix) Multiple driver licenses not reported to the Underwriters,
- x) Driving in excess of 100 miles per hour/160 kilometers per hour

The words **minor violation(s)** shall mean:

Any moving violation(s) other than the major violations and critical violations listed above and the following non- moving violations:

- i) Defective brakes,
- ii) Defective equipment,
- iii) Oversize or overweight

All other terms and conditions remain unaltered.