

## Starr Indemnity & Liability Company

### Preferred Guideline for Insured Drivers

- All drivers must have a valid US driver's license
- Drivers must have 2 years driving experience
- Drivers cannot be less than 21 years of age
- Driver cannot be older than 70 years of age

In addition to the above requirements the driver's motor vehicle record must be evaluated. A driver with the following motor vehicle record would be excluded:

#### Types of Violations

- 1 or more Serious (Type A) violations in the past 5 years.
- 2 or more Accidents (Type B) violations in the past 3 years.
- 3 or more Non-Serious violations (Type C) in the past 3 years.
- 1 Accident (Type B) and 2 or more Non-Serious (Type C) violations in the past 3 years.

(Type A) Serious violations include but are not limited to: DUI; refusing substance abuse testing; homicide or assault with a vehicle; leaving the scene of an accident – hit and run; eluding a police officer, any vehicle related felony; drag racing; reckless driving; speeding (25 mph or greater over the speed limit); license suspension due to moving violations; driving while license suspended; etc. **\*Including BUI**

(Type B) Any accident that appears on the MVR report regardless of fault.

(Type C) Includes all moving violations that are not in Type A (Serious) or Type B (Accident) such as speeding (<25mph over speed limit); improper lane change; failure to yield; running red lights or stop signs; careless driving; etc. **\*Including open container**

(Type D) Includes non-moving violations such as illegal parking; equipment violations; obstructing traffic; failure to provide license, registration, insurance; etc. These do not currently impact driver acceptability.

This is our preferred guideline for acceptable drivers. Drivers not meeting the criteria are subject to exclusion. A signed exclusion document will be provided for signature. Individual exceptions may be considered. Please list the driver(s) names that do not meet the preferred guidelines and furnish their current MVR for review.