



# Driver Guidelines

## MINIMUM DRIVER QUALIFICATION STANDARDS

Minimum Driver Age: 23

Minimum CDL Experience: Two Years (exceptions may be considered)

Note:

- Violations and/or accidents in commercial or personal vehicles count.
- All accidents on MVRs and PSPs are considered at fault unless otherwise supported by a police report.
- Fundamental Underwriters reserves the right to determine an acceptable, insurable driver.
- The minimum standards listed are meant solely as tools by which to determine insurability of a driver.

## MINOR VIOLATIONS

### 1 Point Violations

- Improper stop on highway
- Lane violation
- Speeding 1-14 mph over the limit
- Traffic control device
- Unsafe operation of a motor vehicle
- One at fault accident
- Failure to yield
- Red light
- Stop sign
- Improper U-turn
- Improper backing or turning

### 2 Point Violations

- Speeding 15-20 mph over the limit
- Following too close
- Careless driving
- Improper lane change
- Texting or no hands free
- Too fast for conditions

## MAJOR VIOLATIONS

### 5 Point Violations Within 36-month Period

- Two or more at fault accidents
- Driving with suspended-revoked license
- DUI/DWI, drug or alcohol possession
- Refusal to submit to a test of intoxication or impairment when requested by a police officer or AW Transport
- Operating a motor vehicle which contains alcoholic beverages in open containers contrary to law
- Use of a motor vehicle in the commission of a felony
- Falsified documentation to department
- Fraudulent use of driver's license
- Hit and run
- Leaving the scene of an accident
- Homicide with a motor vehicle
- Manslaughter with a motor vehicle
- Passing a school bus
- Participating in racing
- Eluding a police officer
- Railroad crossing
- Failure to report an accident
- Reckless driving
- Wrong way on highway
- Allowing a non-licensed operator
- Speeding in excess of 21 mph

## NON-QUALIFIED DRIVERS:

1. They have any **DOT defined Major violations** or **Major violations** listed above in the past 36 months.
2. They have an accumulation of either:
  - a. 3 or more points in the past 12 months, or
  - b. 5 or more points in the past 36 months

Please note, these standards are intended as a guide only. All employers should consult with a labor attorney prior to implementation.

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