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MONOLINE BUSINESS AUTO INSURANCE PROGRAM

ALLIED WORLD INSURANCE COMPANY
Driver Eligibility Standards

All drivers must meet the following standards or be excluded from coverage:

- Drivers under the age of 22 or over the age of 70 must be qualified prior to binding and/or when added to the policy if part of a Business Auto driver pool.
- Appropriate class driver's license for vehicle to be driven and insured
- MVR run date within the last 90 days
- No driver may have a total of 4 or more minor violations and/or accidents in past 3 year period at time of binding and/or when added to the policy.
- No driver may have more than two at-fault accidents in the past 3 year period at time of binding and/or when added to the policy.
- No driver may have a major violation, such as DUI, reckless driving, leaving the scene, vehicular homicide, driving on a suspended license, etc., during the past 3 year period at time of binding and/or when added to the policy.
- Personal use is limited to 25% and must have a personal use policy
- For insured vehicles garaged at the homes of employees, the following information must be provided:
  - Who is allowed to drive the vehicle, other than the employee?
  - What is the approximate breakdown of business vs. personal use?
  - Does the insured have a personal use agreement that employees must sign if they are allowed to take vehicles home?
  - Does the insured address personal use of company autos in its employment manual?

Additionally, the insured must have no more than 25% driver turnover for fleets with greater than 10 powers units.

CDL drivers (operating vehicle over 26,000 lbs. GVW) must have a minimum of 2 years of driving experience in the type of vehicle to be driven and insured and 3 years when driving a tractor-trailer. The following documentation must be in each driver file as well:

- Medical Examiner Report **AND** Medical Examiner's Certificate
- Annual Review of Driving Record
- Application for Employment
- Driver's Certification of Violations
- Inquiry to State Agency for Driver's Record
- Request for Information from Previous Employer