

## ONYX INSURANCE COMPANY Driver Eligibility Guidelines

- A) MVRs should be updated every 3 years or more frequently as Vale may require.
- B) All Drivers must be between the ages of 25 and 70, hold a valid Driver's License and, where applicable, be in compliance with all regulations and certifications required.
- C) Drivers who are 23 or 24 may be considered if they have a clean MVR and meet all other guidelines. Drivers over the age of 70 must submit a current medical certificate.
- D) As below, drivers are **NOT** eligible at Vale **IF**:
  1. The driver's record shows six (6) or more points in the last three (3) years.

<u>Moving Violations</u>		<u>Accidents</u>	
a. 1 <sup>st</sup> Moving Violation *	1 point	a. Partially At-Fault	1 point
<small>* Cellphone violations count as 1 point</small>			
b. Each Additional Violation	2 points	b. 100% At-Fault **	2 points
		<small>** All accidents considered to be "100% At-Fault" unless proof is furnished that driver was not at fault.</small>	
c. Careless Driving	2 points	c. Additional 100% At-Fault Accidents	3 points

2. There is any major violation in the last 5 years.

Major violations include:

- a. Driving while intoxicated and/or under the influence of drugs.
- b. Negligent homicide arising out of the use of a motor vehicle.
- c. Operating a vehicle under a period of suspension or revocation or without a proper license.
- d. Using a motor vehicle for the commission of a felony.
- e. Aggravated assault with a motor vehicle.
- f. Operating a motor vehicle without the owner's consent.
- g. Permitting an unlicensed person to drive.
- h. Reckless driving.
- i. Speed contest.
- j. Hit and run (BI or PD)
- k. Speeding Violation 25 MPH or more over the speed limit

- E) Automatic Denials (within the past 3 years):
  - a. 3 or more Accidents
  - b. 3 or more Careless Driving Violations

*The above is a guideline only. Onyx may take into consideration on a case by case basis other information to determine if a driver is eligible to be added to the policy.*