



DB Insurance - Driver Guidelines

- Minimum driver age 25
- Valid class A drivers license
- Driving Experience: 3 years current class A experience with similar vehicles and commodities.
 - Drivers who have had their license cancelled, suspended or revoked during the prior 3 years for a period of 30 days or more may not be eligible.
- 3 minor citations in the last 3 years
 - Minor citations include moving and non-moving violations
 - Equipment violations are chargeable
 - Cell phone violations are chargeable
 - Seat Belt violations are non chargeable
 - Weight violations are non chargeable
- Drivers with a combination of citations/accidents totaling 3 or more may not qualify
- No major citations in the last 5 years
- 1 accident regardless of fault

ATM only reviews drivers in regards to their acceptability within the program and does not make decisions regarding the hiring of drivers. The insured should have a program in place as to the required qualifications for drivers.

Each MVR is reviewed individually and it subject to underwriter approval. All MVR's meeting the above criteria may not be approved.

MVR's should be submitted on ATM Online. For instructions on how to submit MVR's please refer to the instructions for "Driver Changes on ATM Online".

Each ATM Program has different driver criteria. A driver that is eligible for coverage under one program is not automatically eligible for coverage under each of our programs.

Driver guidelines are subject to change.

Examples of Major Violations:

- A conviction for driving with a suspended or revoked license.
- Any Felony
- Drag Racing.
- Driving while intoxicated (DWI)/Driving under the influence (DUI).
- Driving under a suspended /revoked driver's license.
- Eluding a Police Officer
- False report to official or perjury
- Felony conviction aggravated assault involving a motor vehicle.
- Hit and Run
- Leaving the scene of an accident
- Negligent, homicide, manslaughter or assault arising out of the operation of a motor vehicle.
- Operation without owner's consent
- Open bottle or container
- Speeding in excess of 20MPH over the posted limit
- Refusing a substance Test
- Reckless driving.
- Using a motor vehicle for the commission of a felony.

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