



Motor Vehicle Record (MVR) Insurability Standards

Time Period	Violations	Accidents	Combination
1 Year	No more than 2 moving violations	No more than 1 accident	No more than 1 moving violation and 1 accident
	Failed drug or alcohol test		
3 Years	No more than 3 moving violations	No more than 2 accidents	No more than 2 moving violations & 1 accident
	DUI, DWAI, reckless driving, drag racing, expressed or implied consent, or any drug or alcohol related violation	Any accident caused by reckless driving or drag racing	
5 Years	Hit & run, vehicular assault, or vehicular homicide violation	Any accident involving drugs or alcohol, hit & run, vehicular assault, or homicide	Habitual offender regardless of cause

1. Current MVRs are to be requested annually for anyone who will be driving for the Member. This includes employees, volunteers and student interns who may be driving the Member's vehicle or their personal vehicles while acting within the course and scope of their duties for the Member.
2. Drivers must have a valid Driver's License.
3. The insurability time limit runs from the date of the violation unless the license is revoked, denied or suspended (see below).
4. Violations such as "Defective/Unsafe Vehicle" violations with points charged, "Driving While Privilege Suspended", "No Port of Entry Clearance", "Overweight Axles", and "Mobile Device Citations" are considered moving violations for insurability purposes.
5. Violations such as "No Insurance in Possession", "Expired Plates", "Safety Belt Required", "Insufficient Fire Equipment", "Width of Vehicle Exceeded 8'6\"", "Failure to Comply with Department of Transportation Safety Rule", unpaid judgments, and failure to pay child support are not considered as moving violations for insurability purposes.
6. Multiple violations (including an accident and a violation) issued by the same agency on the same date with the same citation number are counted as a single offense.
7. If the above Insurability Standards are not met, the driver is uninsurable and we will exclude them from your School Auto Coverage. The Member must notify us immediately and provide us with the MVR or records so that we can process a Driver Exclusion endorsement.

Revoked, Denied, or Suspended Licenses

- To calculate the insurability time limit for a driver who's license has been revoked, denied, or suspended as a result of any moving violation above, the insurability time limit starts the date the driver's license is fully reinstated (not a temporary or restricted license).

Important Notice

- These standards are to be applied to MVRs, police reports and court records.
- These standards do not replace your internal policy, procedure or handling of a driver who is deemed uninsurable under these standards.

