

SENTRY SELECT INSURANCE-UNDERWRITING

DRIVER REQUIREMENTS

The following are guidelines only. The underwriter could enforce stricter requirements or grant an exception, depending on the exposure, account or other circumstances.

GENERAL DRIVER REQUIREMENTS:

1. Driver must have 3 or more years of verifiable long haul OTR experience.
2. Driver must be at least 24 years old. (Can only become DOT certified at age 21 years)
3. A driver over 65 years old must pass the DOT physical and eye exam and provide copies to us as well as a current MVR on an annual basis.

UNACCEPTABLE SPECIFICS: THESE APPLY WHEN OCCURRING DURING THE LATEST 3-YEAR PERIOD AS A RESULT OF BUSINESS AND PERSONAL USE UNLESS PROHIBITED BY STATE LAW.

- Two (2) at-fault accidents, regardless of payment.
- More than four (4) moving violations.
- Combination of one (1) at-fault accident and four (4) moving violations.
- More than three (3) moving violations in latest **twelve (12) month period.**
- Conviction of reckless, careless, or negligent driving.
- Conviction of driving under the influence (DUI) of drugs or alcohol. ("Open Container" conviction would also fall into this category.)
- Illegal possession.
- Refusing an alcohol test.
- Driving while impaired.
- Participating in a racing contest.
- Operating after license has been denied.
- Misrepresentation to avoid arrest.

- Misrepresentation to obtain drivers license.
- Traffic violation resulting in death.
- Conviction of leaving the scene of an accident (hit and run).
- Conviction of using a vehicle to elude an officer.
- Current license is under suspension or revocation.
- Revocation for any reason.
- Operating while license is revoked or suspended.
- Vehicle used in connection with a felony.
- Other serious violations (i.e. speed in excess of 15 mph over the speed limit).

CONVICTIONS FOR THE FOLLOWING SHALL NOT BE REGARDED AS MOVING VIOLATIONS:

1. Failure to display proper plates provided such plates are in existence.
2. Equipment violations, except brakes.
3. Failure to have in possession operator's license provided there is one in existence.