

DRIVER CRITERIA

1. It is a condition precedent to indemnity under this policy that the automobile is operated by a driver who, at inception of this policy or at the date of hire, whichever is the later:
 - i) is aged between twenty three (23) and seventy (70) years inclusive, and
 - ii) has had no major violations in the past 36 months, and
 - iii) has had no more than three (3) minor violations in the past 36 months, and
 - iv) has had no more than one (1) chargeable accident in the past 36 months, and
 - v) has held a valid driver license in Canada, USA and/or Mexico appropriate for the automobile being operated for at least twenty four (24) months.

Notwithstanding the above, indemnity will be provided under this policy arising out of an automobile operated by a driver who fails to meet any of the above criteria if, prior to such driver operating an automobile, Underwriters agree, in writing, to cover such driver and have endorsed this policy accordingly, and the Insured has agreed to any additional premium required by the Underwriters.

2. No indemnity will be provided under this policy arising out of an automobile operated by a driver who no longer holds a valid licence to operate such automobile. It is the responsibility of the Insured to ensure that all drivers continue to hold the appropriate valid licences.
3. It is a requirement of the policy that the Insured shall obtain satisfactory references and Motor Vehicle Records from reliable sources and keep records thereof in respect of all drivers.

4. For the purposes of this endorsement:

- a) The words major violation shall mean:

- i) DWI, DUI, implied consent, any drug related violation,
- ii) Manslaughter or negligent homicide,
- iii) Felony involving a motor vehicle,
- iv) Racing,
- v) Hit and Run,
- vi) Reckless driving,
- vii) License suspension for points,
- viii) Driving while license suspended,
- ix) Fleeing/eluding arrest,
- x) Multiple driver licenses not reported to the Underwriters,
- xi) Driving in excess of 100 miles per hour/160 kilometres per hour,
- xii) Mobile/Cellular/Handheld devices violations

that has/have occurred within the three (3) years prior to the inception date of this policy or to the date of hire of the driver, whichever is the later.

- b) The words minor violation shall mean any moving violation, other than the major violations listed above, and the following non-moving violations:

- i) Defective brakes,
- ii) Defective equipment,
- iii) Oversize or overweight

that has/have occurred within the three (3) years prior to the inception date of this policy or to the date of hire of the driver, whichever is the later.

All other terms and conditions of this policy remain unaltered.