

ONYX INSURANCE COMPANY

Driver Eligibility Guidelines

- A) MVRs must be ordered at least annually on all drivers or more often as Onyx 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 Onyx **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 st Moving Violation *	1 point	a. Partially At-Fault	1 point
* Cellphone violations count as 1 point			
b. Each Additional Violation	2 points	b. 100% At-Fault **	2 points
		** All accidents considered to be "100% At-Fault" unless proof is furnished that driver was not at fault.	
c. Careless Driving	2 points	c. Additional 100% At-Fault	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).