

POLICY ON MOTOR VEHICLE RECORD GUIDELINES

Employees of the Typical Life Corporation routinely drive individuals who receive services in agency vehicles, and from time to time in their own vehicles. The agency provides insurance for agency drivers utilizing agency vehicles and has a rider in addition to the employee's personal coverage when employees are transporting consumers in their private vehicles. Typical Life Corporation's insurance company requires that Motor Vehicle Record Checks be completed at date of hire and at least annually thereafter. Employees must meet certain standards in order to drive agency vehicles, to be employed or continue to be employed by the agency.

TLC will require signed disclosure authorizations from prospective employees, employees authorizing TLC and its representatives to check MVR's. Each authorization will include information necessary to obtain a MVR and will be kept in their personnel files as part of their permanent record. These forms are available to the FDOT, FTC and the state. The perspective employee/current employee will be informed of that fact and provide a copy of the MVR that lead to the adverse decision.

UNDERWRITING CRITERIA FOR DRIVERS OF AGENCY OWNED VEHICLES:

1. Drivers must have a valid driver's license of the State they reside in.
2. Drivers should have at least two years driving experience and be at least 18 years old.
3. In the past three (3) years, drivers should have no more than:
 - a) Two (2) At-Fault Accidents, (proof of not-at-fault status for accidents must be received to rescind this)
 - b) Three (3) Minor Moving Violations, (personal/business)
 - c) Four (4) of the following Non-Moving Violations such as:
Failure to Appear (FTA)
License not in possession, or
No Proof of Insurance/Resignation
 - d) Four (4) or more in combination of the above a,b and c
4. In the past four (4) years, drivers should have zero (0) Major Moving Violations such as:

Driving while Suspended/Revoked and/or Invalid License
Exhibition of Speed-Speed Contest
Reckless Driving
Driving Under the Influence (DUI)
Vehicular Manslaughter
Leaving the Scene of an Accident, (Hit and Run), etc...

By signing, I swear that my MVR will list me as an acceptable driver as per TLC's insurance company requirements.

Signature/date

Underwriters reserve the right to exclude drivers under their own discretion. Exception requests need to be made in writing to the appropriate underwriter.