**Synchrous**

#  UNACCEPTABLE DRIVER CRITERIA

In order to maintain the lowest reasonable premium rates for Synchrous members, certain employees must be excluded from coverage. Excluded employees are those whose driving privilege is restricted or suspended by their state department of motor vehicles, those who have a recent history of involvement in preventable accidents or those with an excessive number of moving violation convictions or those that are not employees of the member.

For purposes of this policy, a conviction includes a plea of guilty, "no contest," voluntary or mandatory traffic school attendance, forfeiture of bail or imposition of a fine.

Employees of Synchrous' member authorities meeting the following criteria are unacceptable risks and cannot be covered by Synchrous automobile liability program:

1. Operating any motor vehicle under the influence of alcohol or an illegal or controlled substance within the last thirty-six months.
2. Possessing alcohol or an illegal or controlled substance in an authority vehicle within the last thirty-six months.
3. Conviction of any moving violation resulting in a fatal accident.
4. Conviction of a felony involving the use of a motor vehicle.
5. Conviction of three or more moving violations within the last thirty-six months.
6. Two or more "at-fault" accidents within the last thirty-six months. (An "at-fault" accident is one in which the employee was fined, received an adverse judgment or settlement in a civil lawsuit or in which the employee's insurer settled prior to commencement of a lawsuit.)
7. Any combination of two or more license suspensions, restrictions or revocations within the last thirty-six months.
8. Driving without a valid driver's license.
9. Being declared a "negligent driver" by the state motor vehicle department (or any equivalent designation for the state in question) within the last thirty-six months.

A determination of driver non-insurability is contingent upon a conviction date, and the thirty-six month period as referenced in the above criteria will begin on the date of the incident, as reported in the motor vehicle report.

Member authorities must participate in the motor vehicle reporting program within their respective state for the purpose of monitoring the status of the driving records of their employees on an ongoing basis.

Employees may be classified as:

1. Those for whom driving is an essential function of the job; and
2. Those who rarely, if ever, drive in the course of their employment.

No driver in either category should ever be permitted to drive an authority vehicle, or their personal vehicle on authority business, unless the authority has determined their acceptability within the prior twelve months.

If during a records check the member authority discovers information which indicates that an employee may be an unacceptable driver, Synchrous must be informed immediately, in writing. Once Synchrous has received and examined the information the member will be notified of Synchrous’ determination to cancel or continue coverage for the employee.