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**GMI**  
**Business Auto**  
MONOLINE INSURANCE PROGRAM

## ***Lincoln General Insurable Driver Standards***

*All drivers to be insured under this program must have least two years of over-the-road experience with similar types of vehicles the Company is to insure.*

### **Motor Vehicle Records (MVRs)**

- License Class: - Qualified drivers must have the appropriate license in order to operate scheduled vehicles
- Minimum Class C (for single or combination vehicles with a gross combines weight of less than 26,000 lbs.) is to be held by all drivers

### **Minor Violations**

#### **1 point each violation**

- ☞ Improper stop on highway
- ☞ Lane violations
- ☞ Speeding (1 to 15 mph over the limit)
- ☞ Traffic control device violation
- ☞ Unsafe operation of a motor vehicle
- ☞ 1 Accident at-fault
- ☞ Failure to Yield violation
- ☞ Red Light violation
- ☞ Stop Sign violation
- ☞ Improper "U" turn
- ☞ Improper Backing or Turning

#### **2 points each violation**

- ☞ Speeding (16 to 20 mph over the limit)
- ☞ Following Too Close violation
- ☞ Careless driving violation

### **A. Major Violations (60 months)**

- ☞ Driving with an expired, suspended or revoked license
- ☞ DUI/DWI/drug or alcohol possession
- ☞ False report to Motor Vehicle Department
- ☞ Fraudulent use of Drivers License
- ☞ Hit and run
- ☞ Leaving the scene of an accident
- ☞ Homicide involving a vehicle
- ☞ Manslaughter with a vehicle
- ☞ Passing a school bus
- ☞ Participating in racing
- ☞ Using a vehicle to elude an Officer
- ☞ Railroad crossing violation

### **B. Major Violations (36 months)**

- ☞ Allowing non-licensed operator to operate a vehicle
- ☞ Speeding 21 mph or greater (may be referred)
- ☞ Failure to report an accident
- ☞ Failure to stop, aid and identify
- ☞ Reckless driving
- ☞ Wrong way on highway
- ☞ 2 or more at-fault accidents (may be referred)
- ☞ Accident with fatality

Any other violations – please refer to underwriter

### **Drivers do not qualify for this program if they have the following:**

- ☞ 1. They have any A. major violation in the past 60 months.
- ☞ 2. They have any B. Major violation in the past 36 months
- ☞ 3. They have an accumulation of either:
  - 3 or more points in the past 12 months or
  - 5 or more points in the past 36 months

#### **Notes:**

- Violations/Accidents in commercial or personal vehicles count
- All accidents on mvr's or loss runs are considered at fault unless otherwise supported by a police report

**NOTE:** *GMI reserves the right to determine an acceptable insurance risk.  
GMI standards are meant solely as tools by which to determine driver eligibility.*