



MVR GUIDELINES

MVR requirements are for employees who regularly drive a company-owned auto or drive their employee owned auto for business purposes. At minimum:

1. Drivers must be at least 18 years old with 2 years of driving experience.
2. A driver's license must be in good standing (not suspended/on probation) and be valid while driving for the insured.
3. If your employees drive their own vehicles for your business, they must have valid insurance in place throughout the term of this policy. In addition, you must have procedures in place to check their personal insurance and validate when their insurance renews.
4. MVRs are reviewed before hire by the insured and no less than annually thereafter and:

A driver loses eligibility to drive for the named insured if the driver's motor vehicle record (MVR) has:

A. One of these violations:

- Vehicular homicide or assault,
- Conviction of a crime involving a motor vehicle **OR**

B. One of these within the last 5 years:

- DUI-Driving under the influence of drugs or alcohol,
- Open Container Violation,
- Chemical test failure,
- Chemical test refusal,
- Possession of a controlled substance,
- Failure to submit to blood, urine, breath test, etc. **OR**

C. One of these within the last 3 years:

- Reckless driving,
- Speeding 30 mph or more over the posted speed limit,
- Leaving the scene of an accident,
- Hit and run,
- Eluding a police officer,
- Racing **OR**

D. More than two moving violations within the last 2 years:

Examples of moving violations include but are not limited to:

- Speeding,
- Failure to stop,
- Signal device,
- At fault accident,
- Expired plate,
- Careless driving,
- Defective equipment.

If you need a service to order MVRs, iiX is a national vendor that has great online service and competitive costs. Ask your CSA for an introduction or reach out directly to support@iix.com or 1-800-683-8553.