
HARRP UNACCEPTABLE DRIVER CRITERIA

In order to maintain the lowest reasonable premium rates for HARRP 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 HARRP's member authorities meeting the following criteria are unacceptable risks and cannot be covered by HARRP's 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.

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

Employees may be classified as:

- (a) Those for whom driving is an essential function of the job; and
- (b) 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 the annual, or more frequent, records check the member authority discovers information which indicates that an employee may be an unacceptable driver, HARRP must be informed immediately, in writing. Once HARRP has received and examined the information the member will be notified of HARRP's determination to cancel or continue coverage for the employee.

Any employee who has been declared an unacceptable driver by HARRP will remain so for a minimum of twelve months. If a member authority requests a re-determination after twelve months it must do so in writing and include a motor vehicle record report obtained within thirty days of the request for re-determination. A failure to request a re-determination means the employee remains an unacceptable driver.

HARRP will examine such records and respond in writing to the member authority.