

## MOTOR VEHICLE RECORD (MVR) INSURABILITY STANDARDS

These standards are to be applied to MVRs, police reports **and court records** when reviewed by Member personnel or CSDSIP. These standards are not meant to replace a Member’s internal policy, procedure or handling of a driver who is deemed uninsurable under CSDSIP’s policy.

Time Period	Violations	Accidents	Combination
<b>One Year</b>	No more than two moving violations	No more than one accident	No more than one moving violation and one accident
<b>One Year</b>	Failed drug or alcohol test		
<b>Three Years</b>	No more than three moving violations	No more than two accidents	No more than two moving violations and one accident
<b>Three Years</b>	DUI, DWAI, reckless driving, drag racing, expressed or implied consent, or any drug or alcohol related violation	Any accident caused by reckless driving or drag racing	
<b>Five Years</b>	Hit & run, vehicular assault or vehicular homicide violation	Any accident involving drugs or alcohol, hit and run, vehicular assault or homicide	Habitual offender regardless of cause

1. Current MVRs are to be requested annually for anyone who will be driving the Member’s vehicle **or while driving on the Member’s business**.
2. We recommend MVRs to be requested for anyone, including employees, volunteers **and student interns**, driving their personal vehicles while acting within the course and scope of their duties for the Member.
3. If a driver does not possess a valid Driver’s License, the driver is not insurable.
4. Defective and unsafe vehicle violations with points are counted as moving violations. “No insurance in possession” will not be counted as a moving violation for eligibility purposes. No point violations such as “Expired Plates”, “Safety Belt Required”, “Insufficient Fire Equipment”, **“Width of Vehicle Exceeded 8’6”** ” and **“Failure to Comply with Department of Transportation Safety Rule”** will not be counted as a moving violation for **insurability** purposes.
5. Violations such as “Driving While Privilege Suspended”, “No Port of Entry Clearance”, “Overweight Axles” **and “Mobile Device Citations”** will be counted as moving violations.
6. If a violation and accident are associated, they will be counted as a single offense against the driver.
7. Multiple violations issued by the same agency on the same date with the same citation number will be counted as a single offense.
8. If the above **Insurability** Standards are not met, the driver becomes uninsurable and the Member must notify CSDSIP immediately. An endorsement will be issued excluding the driver from the Member’s coverage.
9. The eligibility time limit runs from the date of the violation unless the license is revoked, denied or suspended (see below).
10. Any driver who fails a Drug or Alcohol Test, not associated with a moving violation, is uninsurable for one year from the date of the failed test.

### Revoked, Denied or Suspended Licenses

- If a license has been revoked, denied or suspended as a result of any violation shown in the “Three Years” row above, the three year time limit will apply from the date the license is **fully reinstated**. **Full reinstatement does not mean a temporary license or a restricted license.**
- If a license has been revoked, denied or suspended as a result of any violation shown in the “Five Years” row above, the five year time limit will apply from the date the license is **fully reinstated**. **Full reinstatement does not mean a temporary license or restricted license.**
- Licenses suspended due to failure to pay child support or unpaid judgments will not be considered for **insurability** purposes.