

Vehicle Risk & Driver Guidelines



DRIVER SELECTION AND PERFORMANCE

Drivers insured by Nonprofits' United must meet or exceed the following standards:

It is the responsibility of the driver/member/broker to obtain and review Motor Vehicle Reports and confirm the driver meets or exceeds our below Driver Guidelines. NPU will no longer order Motor Vehicle Reports on your drivers unless we see a pattern of occurrences that bring alarm to our underwriting department. The VIP will continue to maintain a Drivers List with Approved and Excluded drivers for member organizations and still request that you notify us of any new drivers throughout the coverage term.

Members do not need to request formal approval for drivers who use their own vehicles. However, the preceding pool standards for drivers still apply to employees and volunteers who drive their private autos on agency business. It is the member organization's responsibility to ascertain that drivers of non-owned vehicles covered by the NPU liability policy have proper private insurance coverage for their own vehicles and that they meet or exceed the pool's driver guidelines with regard to past and current performance. Member organizations should have an established limit of liability for those employees and volunteers using their own vehicles on behalf of the member's request.

NPU-VIP Driver Guidelines

1. Drivers must be at least 21 years of age.
2. All drivers must adhere to the licensing laws in the State of California.
3. All potential drivers of agency vehicles or a personal auto must obtain a current DMV printout of their driving record that is no older than 30 days.
4. Drivers age 70 and older who have received a moving violation or have had an at-fault accident within the past three years must pass the Commercial Driver License (CDL) Medical Exam. The CDL Medical Exam should be completed annually thereafter for the driver to maintain approved driver status.
5. No driver will be approved to drive agency vehicles or a personal auto on agency business who has been convicted within the past three years of any of the following two-point convictions:
 - reckless driving
 - possession of controlled substances
 - driving with license suspended or revoked
 - driving on the wrong side of the road
6. No driver will be approved to drive agency vehicles or a personal auto on agency business who has been convicted within the past three years of any of the following two-point convictions:
 - driving under the influence (D.U.I.)
 - hit and run involving property damage, personal injury, or death
 - driving at a speed over 100 m.p.h.
 - vehicular manslaughter with gross negligence

- speed contest; exhibition of speed
- **or** has had more than one at-fault vehicle accident* (losses in excess of \$2,500**) or passenger handling accident (losses in excess of \$1,000**) within the past three years;

or more than two moving violations (one-point conviction) within the past three years;

or more than one moving violation and one at-fault vehicle or passenger handling accident within the past three years.

FREE Concierge Risk Management Services

Your loss experience drives the cost of insurance premiums. The added value of membership to the Vehicle Insurance Pool (VIP) is our unique concierge Risk Management Services. Our effective training and resources support your loss control culture, enabling you to put your energy in to your mission. The services we offer include:

- Site Assessments
- Online and DVD training video libraries
- Training Programs
- Informational Bulletins
- Digital Safety Posters
- Simulated Driver Training Opportunities

For assistance with your Risk Management and Loss Control needs, please contact Terri Davies at 800-442-4742 x109.

The California Department of Motor Vehicles Pull Notice Program

Members can receive regular updates on their employees' driving records by enrolling their drivers in the DMV's Pull Notice Program, which will automatically send motor vehicle records from the DMV to employers twice a year, as well as notification if a driver has an accident or receives a moving violation.

The cost of enrollment is minimal, and NonProfits' United recommends that members with more than five employees who drive full or part-time enroll in the program. Applications for the Pull Notice Program can be obtained several ways:

- Write to: Department of Motor Vehicles
Employee Pull Notice Program
P.O. Box 944231
Sacramento, CA 94244-2310
- Download from the DMV website: <http://www.dmv.ca.gov/>
(search the phrase "pull notice program")