

DIOCESE OF CLEVELAND MASTER INSURANCE PLAN

AUTOMOBILE DRIVER REGULATIONS

The automobile insurance policy provides coverage for the named insured and the insured's employees while driving the insured's vehicles within the scope and intent of their use. The policy is extended to provide coverage to anyone else that uses the insured's vehicle with the insured's permission. However, it is incumbent upon the insured to confirm that ***every operator of the insured's vehicles complies with ALL of the following driver requirements and that they prohibit anyone not in compliance from operating said vehicles:***

- Must be twenty-one (21) years of age or older
- Possess a valid Ohio driver's license without any prohibiting restrictions
- Not have any physical or mental impairments or conditions which would jeopardize the safe operation of a motor vehicle
- Use the vehicle only within the scope and context for which it was intended
- Must have an acceptable *Motor Vehicle Record (MVR)* as defined in the MVR Grading Criteria Chart Below
 - DISC will obtain for any master insurance program participant, without charge, a Motor Vehicle Report (MVR) on drivers of insured vehicles. On an "MVR REQUEST FORM", list the name of each driver, their date of birth, drivers license state, drivers license number and job title. Forward this information directly to DISC for processing. Please print your own "MVR REQUEST FORM" from this master.

MOTOR VEHICLE RECORD (MVR) GRADING CRITERIA [LAST 3 YEARS]

The following grid serves as a guideline for evaluating a Motor Vehicle Record (MVR).

Anyone with an MVR grade of "Unacceptable" is NOT permitted to:

1. Operate a DISC insured vehicle; OR
2. Operate a personal vehicle on behalf of a DISC entity

** Note that any "major" violation is an "Unacceptable" score.

| Number of Minor Violations | Number of At-Fault Accidents | | | |
|----------------------------|------------------------------|--------------|--------------|--------------|
| | 0 | 1 | 2 | 3 |
| 0 | Clear | Acceptable | Borderline | Unacceptable |
| 1 | Acceptable | Acceptable | Borderline | Unacceptable |
| 2 | Acceptable | Borderline | Unacceptable | Unacceptable |
| 3 | Unacceptable | Unacceptable | Unacceptable | Unacceptable |
| 4 | Unacceptable | Unacceptable | Unacceptable | Unacceptable |
| Any Major Violation | Unacceptable | Unacceptable | Unacceptable | Unacceptable |

| Major Violations | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • DWI/DUI/OUI/OWI – Drugs or Alcohol • Refusing to take a substance test • Driving with an open container (alcohol) • Operating a motor vehicle for the commission of a felony • Failure to stop/report an accident • Permitting an unlicensed person to drive • Resisting arrest • Hit and run (bodily injury or property damage) | <ul style="list-style-type: none"> • Illegal passing of a school bus • Reckless driving/speeding contest • Making a false accident report • Homicide, manslaughter or assault arising out of the use of a vehicle • Driving while license is suspended/revoked • Careless driving • Attempting to elude a police officer • Other violations considered serious by state law |
| Minor Violations | |
| <ul style="list-style-type: none"> • All moving violations not listed as a major violation | |