

RLI Ambulance MVR & Driver Guidelines:

RLI prides itself on having flexible MVR guidelines and understands the unique risks within the ambulance industry. Below is the standard we use for initial MVR review:

- **Every driver must have a minimum of two years of driving experience.**
- **All new and replacement drivers should have their MVRs reviewed by the agent or the insured, and confirm they meet the RLI guidelines, prior to driving.**

Driver Age Guidelines:

- **Drivers over age 75 need to have medical permission to drive.**
- **Drivers with no EMT certification must be at least 23 years old**
- **For drivers 21 years or older with an EMT certification, if they meet the below MVR requirements, they meet RLI guidelines.**
- **Drivers age 18-20 who are EMT certificated are eligible to be placed on young driver probation if they have no more than 1 “incident” during the past 36 months.**

Young Driver Probation definition-drivers age 18-20 with clean MVRs or who have no more than 1 driver “incident” during the past 36 months will be placed on young driver probation. The insured and agent agree that they will provide an acceptable MVR six months after the policies’ effective date, provide this signed young driver probation form and agree to exclude the driver if any additional “incidents” occur during the policy period.

MVR Violation (incident) Guidelines:

Within the last 36 months, no driver can have more than:

- **1 violation and two accidents**
- **2 moving violations and one accident**
- **3 moving violations and no accidents**
- **No driver may have any serious violations (i.e. DUI, suspended license, auto felony convictions, or other serious violations). These drivers will be excluded**Please see below for additional guidelines on serious violations****

Accidents with violations, if they occur simultaneously, will be considered one violation (incident).

For those drivers with more than two “incidents” in the last 36 months, RLI will normally take the following action:

Place the Driver on Watch

Watch definition-Drivers who have 2 driver “incidents,” as described above, are placed on watch and if any further incidents occur during the policy period, the driver will be placed on probation.

Place the Driver on Probation

Probation definition-Drivers, who have 3 “incidents”, as described above, will be placed on probation. The insured and agent agree that they will provide an acceptable MVR six months after the policies’ effective date, provide this signed driver probation form and agree to exclude the driver if any additional “incidents” occur during the policy period.

A Driver Will be Excluded for the Following Reasons:

- **3 or more accidents within the last 36 months**
- **DUI, reckless driving, or auto related felonies within the past 10 years**
- **Failing to have a valid drivers license and/or lacking 2 years of driving experience**

This standard must be met by all drivers and applies to their personal and/or commercial record. Accounts with MVRs falling outside these guidelines or outside of these age/experience requirements, added after policy inception or at policy renewal, may be cancelled or non-renewed, due to “a material change in exposure.”

****MVR/Driver guidelines and approval are subject to underwriting discretion.***