



MVR SCREENING RULES

Please use the chart below to evaluate driver MVRs.

Note: All moving violations (MV) and accidents during the past three years are counted. No driver may drive without a valid license for the vehicle type.

Moving Violations	No Accidents* (at-fault)	One Accident* (at-fault)	Two Accidents* (at-fault)	Three or More Accidents*
Zero (0)	Acceptable	Acceptable	Acceptable	Unacceptable (borderline)
One (1)	Acceptable	Acceptable	Acceptable (borderline)	Unacceptable (borderline)
Two (2)	Acceptable	Acceptable	Acceptable (borderline)	Unacceptable
Three (3)	Acceptable	Acceptable (borderline)	Unacceptable (borderline)	Unacceptable
Four (4)	Acceptable (borderline)	Unacceptable (borderline)	Unacceptable	Unacceptable
Five (5) or any 'Major'***	Unacceptable (borderline)	Unacceptable	Unacceptable	Unacceptable

* **'At-Fault' Accidents** are those where there is a corresponding minor moving violation or other indication of fault. Do not count the corresponding minor moving violation separately.

Borderline Acceptable drivers: must be placed on written probation and submit MVRs to Brightstone semiannually.

Borderline Unacceptable drivers: do not hire, except you may appeal for written permission.

** **Major Violations:** Any driver with a major violation in the last 3 years is an Unacceptable driver & will be excluded on the policy. Major Violations include, but are not limited to:

- Driving while intoxicated or under the influence of liquor or drugs.
- Disregarding or evading a police officer.
- Driving with a suspended license (due to moving violations/accidents, as opposed to "administrative" issues).
- Driving on the wrong side of the road.
- Failure to comply with "Implied Consent" law – refusing a sobriety test.
- Felony involving a motor vehicle.
- Hit and run or leaving the scene of an accident.
- Vehicular assault (or homicide).
- Manslaughter with or without gross negligence.
- Possession of a controlled substance.
- Reckless driving, drag racing or speed contest.