

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL RESTRICTIONS FOR THE OPERATION OF AUTOMOBILES

The Named Insured has made the following disclosures as a part of the application for the insurance afforded by this policy:

The Named Insured has a high "turn over" of drivers in his/her business; and/or,
The Named Insured must rely on retail delivery of his/her product.

In reliance upon the application for the insurance afforded by this policy and with the understanding of the above disclosures by the Named Insured, the Named Insured and the Company have agreed as follows:

As a condition of the insurance provided by the policy, you agree:

1. The Named Insured agrees to cooperate with his/her Insurance Agent in screening all drivers or prospective drivers who will be called upon to operate an automobile on behalf of the Named Insured; and,
2. The Named Insured agrees the screening referred to in the foregoing paragraph will include the review of each driver's or prospective driver's automobile driving record as published by the home "state" of the prospective driver every six months or, in the case of a new driver before the prospective driver drives on behalf of the Named Insured; and,
3. The Named Insured agrees that no driver or prospective driver will be allowed to operate an automobile on behalf of the Named Insured if said driver or prospective driver does not have a valid automobile driver's license and an insurance ID card or some other form of acceptable proof of financial responsibility for the operation of a motor vehicle; and,
4. The Named Insured agrees that no driver or prospective driver will be allowed to operate an automobile on behalf of the Named Insured if said driver or prospective driver has any one or more of the following citations, violations, accidents, or combinations thereof.

VIOLATIONS

No more than two moving violations in 36 months and one at fault accident;

No major traffic citations or incidents in the past 5 years or the maximum motor vehicle record history provided by the state of licensure if less than 5 years. Major Citations are as follows:

- ❖ Driving Under the Influence
- ❖ Driving While Impaired
- ❖ Driving in Possession of Alcohol or Drugs
- ❖ Refusal to submit a blood, urine, or breath test
- ❖ Driving with a suspended or revoked license

- ❖ A Felony in which a vehicle is used. (i.e. Vehicular Manslaughter, Vehicular Homicide, Vehicular Assault, Hit & Run, eluding a peace officer)
- ❖ Reckless Driving
- ❖ Driving 25 MPH or more ABOVE the posted speed limit; Speed Contest; Racing

5. **OTHER CONSIDERATIONS:** The Named Insured agrees that no driver or prospective driver will be allowed to operate an automobile on behalf of the Named Insured if the said driver or prospective driver does not comply with the following:

- ❖ Driver must be at least 18 years of age with a minimum of two years U.S. driving experience and hold a valid drivers license for the residing state.
- ❖ If the driver has a violation for driving without current vehicle registration, a current license, or current insurance; then that driver must have the insurance checked every 3 months for 2 years.
- ❖ All vehicles driven on behalf of the Insured meet the state's safety requirements.
- ❖ No driver shall under any circumstance carry passengers in/on the vehicle during deliveries.
- ❖ A driver charged with any MAJOR citation will be suspended from driving duties until all charges have been dismissed or a judgment is entered in favor of the driver. Until this is resolved, the driver may not drive.
- ❖ Any driver observed driving in an unsafe manner or driving an unsafe vehicle will be barred immediately from driving duties.

6. The Named Insured agrees he/she does not advertise to the buying public or stipulate to his/her drivers that the delivery be accomplished within a specified time of receiving an order.

7. The Named Insured agrees he/she/or appointed party will keep accurate records of delivery receipts.

8. The Named Insured agrees that no driver or prospective driver shall be permitted to operate a cellular telephone or other similar device while operating an automobile on behalf of the Named Insured. Driver should not use the device for sending text, email or other such messaging while driving. If driver has a need to use such device in the course of performing his or her duties, the driver should utilize a hands free device or exit the roadway and park the vehicle to make a call or send and receive messages. Any driver caught in non-compliance of this policy may be terminated or placed in a non-driving role.

I have read this SPECIAL RESTRICTION OF COVERAGE in its entirety and agree on behalf of all insureds, to comply with all of its terms and conditions:

Signature of Insured or Officer of Insured Entity