THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WARRANTY OF RECORDS, RECORD KEEPING AND DRIVER REQUIREMENTS

As a condition precedent to the acceptance of this insurance, you warrant that:

- 1. You maintain in your records for each driver using a covered "auto" on your behalf:
 - a. An automobile driving record as published by any prospective driver's home state within ninety (90) days before the date that driver first drives on your behalf, and updated by you at least every six (6) months; or
 - b. An automobile driving record published by any current driver's home state within the last six (6) months and updated by you at least every six (6) months; and
 - c. A copy of a valid automobile driver's license; and,
 - d. A copy of the insurance identification card for any covered "auto" you do not own, hire or borrow.
- 2. You maintain the records identified in Paragraph 1 above **FOR A PERIOD OF 3 YEARS** following the later of the expiration of the policy period or anniversary date of the policy.
- 3. No driver will use a covered "auto" on your behalf:
 - a. Unless the driver is either:
 - (1) at least eighteen (18) years of age with a minimum of two years driving experience if the driver is not delivering alcoholic beverages on your behalf; or
 - (2) at least twenty-one (21) years of age with a minimum of two years driving experience if the driver is delivering alcoholic beverages on your behalf;

<u>AND</u>

- b. If that driver has any one of the following citations, violations, at fault accidents, or combinations thereof:
 - (1) More than two moving violations and one at fault accident or more than one at fault accident within thirty-six (36) months;
 - (2) Any major traffic citations within sixty (60) months prior to the inception of the policy period. Major traffic citations are as follows:
 - (a) Driving under the influence;
 - (b) Driving while impaired;
 - (c) Driving in possession of alcohol or drugs;

- (d) Refusal to submit to a blood, urine or breath test;
- (e) Driving with a suspended or revoked license;
- (f) A felony in which any vehicle is used (i.e. vehicular manslaughter, vehicular homicide, vehicular assault, hit and run, or eluding a police officer);
- (g) Reckless or careless driving, but only if considered a major violation in the state;
- (h) Driving 25 mph or more over the posted speed limit; speed contest; racing.
- 4. If you become aware during the policy period that a driver has been charged with any citation listed in paragraph 3.b.(2) above, you will suspend such driver's permission to drive a covered "auto" on your behalf.
- 5. You stipulate that you do not advertise to the buying public that a delivery will be accomplished within a specified time of receiving an order and that you do not require drivers to make deliveries in a specified time.

Failure to comply with any of the above warranties shall void the coverage of this policy for all insureds with respect to such driver involved in an "accident" while driving on your behalf.

I have read this WARRANTY OF RECORDS AND RECORD KEEPING 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

Print Name

Date

Title

The insured's failure to sign does not invalidate this endorsement.

All other terms and conditions of this Policy remain unchanged.