



CITY OF TOPEKA

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Insurability Guidelines

Insurability. Individuals shall not be allowed to operate a City vehicle nor drive for City-related business unless the individual is at least eighteen (18) years of age and meets the following insurability criteria:

1. Individuals who have been convicted of any of the following high risk traffic violation(s) within the past three years will be considered uninsurable and will not be authorized to drive for City-related business.

High Risk violations (not limited to):

- a. Driving under influence of alcohol, narcotics or pathogenic drugs
- b. Fleeing or attempting to elude
- c. Illegal transportation of alcohol or drugs
- d. Reckless driving
- e. Heedless, willful, wanton or reckless disregard of the rights or safety of others while operating a motor vehicle, endangering persons or property

2. Individuals who have been convicted of four (4) or more low risk violation(s) within the past three years will be considered uninsurable and will not be authorized to drive for City-related business (see Table contained in subsection B 5 below).

Low Risk violations (not limited to):

- a. Any moving violation not considered to be a high risk violation
- b. Operating without equipment as required by law
- c. Contest racing on public roads or highways/exhibition of speed
- d. Failure to yield
- e. Following too close
- f. Passing improperly or where prohibited
- g. Making improper turn
- h. Failure to maintain required liability insurance – court conviction
- i. Driving in excess of posted maximum speed limit

3. Individuals who have been at fault for two automobile accidents within the past three years will be considered uninsurable and will not be authorized to drive for City-related business.

4. Individuals who have been at fault for one automobile accident and two low risk violations in the past three years will be considered uninsurable and will not be authorized to drive for City-related business (See Table contained in subsection B 5 below).

5. For purposes of paragraphs 3 and 4, at fault accidents that occur while on City business shall not automatically count against public safety (Police and Fire) employees for purposes of determining insurability and authorization to continue to drive on City-related business. Public safety employees with a motor vehicle record that would otherwise trigger the requirements of paragraphs 3 and 4 will be required to complete additional remedial driving training and Human Resources and the employee's Department Director will review the accidents and/or violations to determine whether such employee should continue to be considered insurable and authorized to drive.

6. Motor Vehicle Record Insurability Criteria:

	Number of At-Fault Accidents (last 3 years):		
Number of Low Risk Violations	0	1	2
0	Insurable	Insurable	Uninsurable
1	Insurable	Borderline	Uninsurable
2	Insurable	Uninsurable	Uninsurable
3	Borderline	Uninsurable	Uninsurable
4	Uninsurable	Uninsurable	Uninsurable

a. Employees that have received a number of violations that are considered "borderline" will be required to complete remedial driving training.

7. Appeals from these guidelines shall be submitted, in writing, to the Director of Human Resources.