



DEMONSTRATOR GUIDELINES FAMILY MEMBERS AND NON-EMPLOYEES

Automotive Risk Management & Insurance Services, Inc has developed guidelines in regards to family members and non-employees who are provided demonstrators for non-dealership related activities. These guidelines are intended to promote safe driving and to protect dealerships from increases in insurance premium that often result when auto accidents occur.

FAMILY MEMBERS PROVIDED DEMONSTRATORS FOR PERSONAL USE

1. All family members under the age of twenty (20) will be excluded from coverage. Separate personal policies should be obtained.
2. All family members over the age of twenty (20), who are non-employees of the dealership, and who have UNACCEPTABLE driving records, as per ARM's MVR guidelines, will be excluded from coverage. Separate personal policies should be obtained.
3. All family members over the age of twenty (20), who are employees of the dealership, and who have UNACCEPTABLE driving records, as per ARM's MVR guidelines, will be excluded from coverage. If proof of a separate personal policy with sufficient limits, is provided to ARM, coverage under the auto dealer policy may be provided, and certain conditions may be required. ARM reserves the right to provide coverage.

NON-EMPLOYEES PROVIDED DEMONSTRATORS FOR PERSONAL USE

1. All non-employees under the age of twenty (20), who are provided demonstrators will be excluded from coverage. Separate personal policies should be obtained.
2. All non-employees over the age of twenty (20), who are provided demonstrators, and who have UNACCEPTABLE driving records, as per ARM's MVR guidelines, will be excluded from coverage. Separate personal policies should be obtained.