Tillman Insurance Agency, Inc.

Driver Safety Manual

September 6, 2008

1) Driver Qualifications

All drivers must have the proper drivers license for the class of vehicle they are operating. All drivers must also be authorized by management to operate company vehicles. Failure to comply with company rules can result in loss of driving privileges. The drivers must also maintain a clean driving record in both their company and personal vehicles. Major violations including DUI and Reckless driving will result in being removed from the authorized driving list regardless of the vehicle or circumstances of the violation. Multiple minor violations including speeding and failure to yield the right of way can also result in the loss of driving privileges. Violations you receive in your personal car are just as serious as violations in a company vehicle. All violations in private or company vehicles must be reported to management immediately. Your motor vehicle record will be reviewed annually.

2) Daily Inspection

Inspect brakes, horn, steering, tires, and lights daily. Adjust seat, mirrors, and so forth before operating a vehicle. Also check and make sure you have a current insurance information card, driver accident report form and a pen or pencil. Any problems should be reported to your manager immediately.

3) Seat Belts

Safety Belts must be worn at all times. It is company policy to use seat belts as both a driver and passenger in all vehicles. All drivers must make sure all authorized passengers have on their seat belts and they are properly adjusted. Safety belts are for your personal safety and failure to comply with company policy can result in your termination. Remember it is also the law.

4) Alcohol and Drugs

Do not operate any vehicle if your ability is impaired by alcohol, drugs, or medication. Use of alcohol or illegal drugs will be considered by management as impairing your ability to operate a company vehicle and can result in your loss of driving privileges and/or termination of employment. If you are on any medication that has a driving warning on it, do not operation any company vehicles. Medication includes both prescription and over the counter drugs. If you are unsure about this please bring the medication to your supervisor who can clear you to drive.

5) Use of Vehicles

Passengers are not permitted in company vehicles unless they are employees of the company or you have written permission from management. Family members, friends, and off duty co-workers are not allowed to ride with you without written permission.

Employees who drive their vehicles home are not allowed to drive company vehicles during off hours. Remember that no spouse or family member is allowed to operate a company vehicle at any time.

Employee time and use of company vehicles is very expensive. The intent is to only use your company vehicle to support your work.

A) Automobiles and pickup trucks- Trips for personal convenience, coffee, cold drinks, etc., should only occur before and after clocking in or out for work. Lunch time trips to stores and restaurants should be held to a minimum.

B) Large trucks - Dump trucks, flatbeds, and tractor trailer units, etc. will not be used or stopped for personal trips to stores or restaurants. Avoid driving in congested areas.

6) Safety Rules

Obey all safety rules. Obey all speed rules. Please follow all local, state, and federal laws as you drive. Also the safety and speed limit rules of our customers is to be followed at all times.

Backing up consist of less than 2% of all driving time but results in 31% of all accidents. Extra care must be taken when backing up. If you have a co-worker with you, he should stand behind your vehicle and help you watch as you backup. If you are alone first check all mirrors and then turn around and look before backing.

7) Think and Drive Safely

Drive courteously and defensively. Pay attention to your driving. STAY ALERT. As a professional driver you should be a leader in safe, courteous driving. The image that you, our driver, presents to the general public, both in your appearance and in the way you drive, has a direct bearing on the image of the company. Please drive your vehicle as you would have others drive theirs.

8) Accident procedures

If you are involved in an Accident, care for the injured first. Do not move the vehicles and call the police as soon as possible. Call your company after calling the police and complete the Tillman Insurance Accident Questionnaire at the end of this manual. Provide the other driver and police your name address and phone number along with the company address and phone number. Also the insurance company information is in your glove box in the Tillman Insurance crunch kit. Get the name of the officer working the accident and the report number if possible.

Any driver involved in an accident in a company vehicle may be required to take a drug test. All accidents and traffic violations must be reported to management on the day of the occurrence.

9) C-A-R-S

Employee Safe Driving Agreement

I hereby agree to abide by the following driving guidelines:

C - CERTIFICATION

Operate only those vehicles I am trained and licensed to operate. Operate only those vehicles I am approved by my supervisor to operate.

A - ANTICIPATION

Always check vehicle for defects and adjust safety devices such as seat belts and mirrors before operating.

Never operate any vehicle when impaired by fatigue, medication, drugs, or alcohol or vehicles that I do not feel capable of handling in both normal and emergency situations.

R - RESPONSIBILITY

Obey all laws, rules, regulations, and company policies. Use common sense and adjust speed and operation to conditions and possible hazards or dangers.

S - SAFETY

Operate vehicles in a courteous manner, regardless of behavior of others. Drive defensively anticipating possible dangers or hazards.

Employee Signature

Date