

Exhibit VI-4.1

Modified Driving Plan for “Moderate Risk” Drivers

Considerations for Drivers with Restricted Driving Privileges

- Recognize driving limitations.
- Drive during the daytime only.
- Travel local roads - avoid freeways & interstates.
- Avoid driving during ‘rush hours.’
- Use familiar routes.
- Drive within posted speed limits at all times - avoid excessively slow speeds.
- Drive with your lights on at all times.
- Break often during longer trips.
- Limit miles driven and time spent while driving.
- Use a passenger for the buddy system, if possible.
- Park where backing is not required.
- Make sure vehicles are in top operating condition.
- Use public transportation whenever possible (cabs/buses).
- Use designated drivers.