



EDWARDS CHURCH & MUSE
INSURANCE

www.ecmins.com

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January 15, 2007

RE: Sample Certificate of Insurance – **Rental Vehicles**

Dear Business Partner:

Our main goal as your risk management team is to protect your business assets. One very important component of protecting your business is the collection of Certificates of Insurance from your rental customers whom rent vehicles. Attached is a Sample Certificate of Insurance and information that applies to rental vehicles only. Rental of equipment is addressed differently. Note several items:

- 1) Your business is named as the "Certificate Holder" (bottom left corner).
- 2) Review the Description section (lower portion).
 - Your commercial rental customer has listed you as an Additional Insured on their General Liability policy. The customer's policy should defend your business if they are liable and you are still brought into a claim.
 - Your rental customer has listed you as an Additional Insured on their Auto policy.
 - Your rental customer's auto liability coverage states "any auto" or "hired auto" in the coverage section.
 - Your rental customer's auto policy includes "Hired Physical Damage" with a limit greater than or equal to the value of the vehicle being rented. This covers the vehicle itself.
- 3) The Commercial Rental Customer is listed as the Insured in the upper left corner.
- 4) Please make sure the rental period falls within the policy effective / expiration dates (middle column).
- 5) Utilize the attached contract wording for further protection.

Collecting Certificates of Insurance from your commercial rental customers is a proactive procedure that should protect your business from potential liability and/or vehicle claims.

We appreciate your business and the opportunity to serve as your risk management team. Please let us know if we may assist in any way.

Sincerely,

John Ketner

ACORD CERTIFICATE OF LIABILITY INSURANCE

OP ID MV
ARAIN-1

DATE (MM/DD/YYYY)
01/15/07

PRODUCER Insurance Agent's Name Street Address City/State Phone/Fax #	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.												
INSURED Your Vehicle Rental Customer Street Address City/State	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:80%;">INSURERS AFFORDING COVERAGE</th> <th style="width:20%;">NAIC #</th> </tr> <tr> <td>INSURER A: Misc companies</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> </table>	INSURERS AFFORDING COVERAGE	NAIC #	INSURER A: Misc companies		INSURER B:		INSURER C:		INSURER D:		INSURER E:	
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INSURER D:													
INSURER E:													

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR	ADD'L	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS								
A		GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	POLICY NUMBER	01/01/07	01/01/08	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000								
A		AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input checked="" type="checkbox"/> Hired Physical Damage	POLICY NUMBER LIMIT EQUAL TO OR GREATER THAN RENTAL VEHICLE VALUE	01/01/07	01/01/08	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$								
		GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC AGG \$								
		EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$								
		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width:60%;">WC STATUTORY LIMITS</th> <th style="width:40%;">OTHER</th> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	WC STATUTORY LIMITS	OTHER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
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		OTHER												

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS
 Certificate holder is Additional Insured with regard to General Liability.
 Certificate holder is Additional Insured with regard to Auto Liability.
 Auto coverage includes Hired Physical Damage (with a limit equal to or greater than the rental vehicle).
 *****Sample Certificate*****

CERTIFICATE HOLDER Your Rental Store Name Address City/State	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Insurance Agent's Signature
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**RENTAL CONTRACT ADDENDUM
RENTAL AGREEMENT**

1. Drivers: In no event shall the Vehicle be used, operated or driven by a person other than the Renter or qualified licensed drivers, at least 21 years of age, who have Renter's advanced permission to use the vehicle and whose names appear on the Rental Contract.
2. Renter provides liability coverage for persons using the Vehicle with the permission of the Renter in accordance with the provision of automobile liability insurance policy with limits equal to the minimum requirements of any applicable state financial responsibility law or other similar law or statute. All coverages afforded under the Agreement are applicable only after all other valid and collectible insurance (whether primary, excess, or contingent) has been paid and exhausted to the full limits of all such policies. Unless required by law, the policy does not include No-Fault, Supplemental No-Fault, Uninsured Motorist/Underinsured Motorists coverage or other optional coverages, and Renter hereby rejects such coverage to the extent permitted by law. Where such coverages are required by law, they are provided at the minimum required limits. Renter provides liability coverage for persons using the Vehicle with the permission of the Renter, in accordance with the provision of automobile liability insurance policy with limits equal to the minimum requirements of any applicable state financial responsibility law or other similar law or statute. POLICY SHALL NOT PAY (1) to any obligation assumed by the Renter or any driver of the vehicle or the employer of either or any insurance carrier may be held liable under any Worker's Compensation or disability benefits or similar law; (2) to any obligation assumed by the Renter or any driver under any express or implied contract; (3) to any liability of Renter or any driver, or employer or either, arising while the vehicle is being used in violation of the terms and provisions of this Agreement; (4) unless otherwise required by law to medical payments required by persons sustaining injuries while riding or alighting from or getting into or on the Vehicle.
3. Indemnity: Renter releases and holds Renter, it's agents and employees harmless from all claims for loss or damage to any property or Renter or any other person left in, on, or about the Vehicle, either before or after its return to the Renter or on Renter's property/premises without regard to any negligence by Renter or any of it's agents or employees. Renter shall defend, indemnify and hold harmless Renter from and against any and all losses, liabilities, damages, injuries, claims, demands, costs, and expenses, arising out of the use or possession of the Vehicle including, but not limited to any and all fines, penalties, and forfeitures imposed under any Federal, State, Municipal, or other statute law, ordinance, rule, regulation or insurance policy provision, and to the extent not covered by insurance any claims of, or liabilities to, third persons arising out of the abandonment, conversion, secretion, concealment, or unauthorized sale of the Vehicle by Renter or its drivers, agents or employees or confiscation of the Vehicle by any governmental authority for illegal or improper use of Vehicle. Additionally, Renter shall indemnify and hold Renter harmless for all loss, liability and expense in excess of the limits of liability provided for herein as a result of bodily injury, death, or property damage arising out of the use or operation of the vehicle.

Signature of Renter: _____

Date: _____