

Frequently Asked Questions

I need to have a police report for every accident claim. What if no one is hurt or it is on private property like a store parking lot and the police will not come to the scene?

Every accident must have a police report, even when no one is hurt or the mishap is on private property. The renter must go to the nearest police station and fill out an incident report.

Why do I need to use my e-mail address and the code you gave me when I first signed up?

Your email address is needed to send you an instant confirmation of the purchase. The code you were assigned is used to identify who sold the policy.

Does Renter's Collision Protection pay for a stolen car?

Renter's Collision Protection is a named peril policy and a stolen vehicle is not covered under the policy.

What if the customer needs to keep the car longer?

It is the rental car company's responsibility to make sure the contract and insurance policy is up-to-date. If the customer extends his/her rental you need to purchase additional days.

Are Corvettes, Vipers and other High performance cars eligible for Renter's Collision Protection?

No, Corvettes and Vipers are not covered. Under RCP these types of vehicles are referred to as "exotic vehicles." If there is a question, whether or not coverage is available, call 800-396-9128, before offering coverage. In general, exotic vehicles are exclusions for coverage under Renter's Collision Protection.

Do I have to wait for the adjuster to come out and look at the car?

Once you file a claim, you need to verify if you need an adjuster.

Does RCP pay Loss of Use?

RCP does not pay loss of use. Renter's Collision Protection is a named perils policy and Loss of Use is not part of the policy.

Does RCP pay diminution of value and administration costs?

Because RCP is a named peril policy, administrative cost and diminution of value are not paid.

I know I can sell RCP on a passenger car, but can I offer RCP on 15 passenger vans?

YES! RCP is available for any passenger vehicle all the way up to and including 15 passenger vans.

Is RCP available for cargo vehicles?

Yes! RCP is available for all cargo vehicles with a Gross Vehicle Weight rating of 10,000 lbs or less.

How much more is the charge for an additional driver?

One of the best features of Renter's Collision Protection is that there are no charges for additional drivers. The important thing is to make sure that all drivers are listed.

Is RCP based on a calendar day or on a 24-hour day like my rental?

Renter's Collision Protection is based on a 24-hour day just like your rental. If the customer keeps the car longer, you need to go to the Coverage Connection and purchase the additional days.