

**THE FOLLOWING PAGES PROVIDE
RENTER'S COLLISION PROTECTION
CLAIMS PROCESSING
INFORMATION.**



WHEN TO REPORT AN ACCIDENT--STATE BY STATE

STATE BY STATE INSURANCE MINIMUMS				STATE BY STATE INSURANCE MINIMUMS			
	File Report	Physical Damage in Excess of	Rental insurance coverage (liability) primary (or co-)		File Report	Physical Damage in Excess of	Rental insurance coverage (liability) primary (or co-)
Alabama <u>25/50/25</u>	30 days	\$250.00	Renter	Montana <u>25/50/10</u>	immediately	\$1,000.00	Renter
Alaska <u>50/100/25</u>	10 days	\$2,000.00	Renter	Nebraska <u>25/50/25</u>	10 days	\$1,000.00	Renter
Arkansas <u>25/50/25</u>	30 days	\$500.00	Renter	New Hampshire <u>25/50/25</u>	15 days	\$1,000.00	Renter
Arizona <u>15/30/10</u>	24 hours	\$300.00	Renter	New Jersey <u>15/30/5</u>	immediately	\$500.00	Renter/Rental Co.
California <u>15/30/5</u>	10 days	\$750.00	Renter	New Mexico <u>25/50/10</u>	immediately	\$500.00	Renter
Colorado <u>25/50/15</u>	10 days	any	Renter/Rental Co.	Nevada <u>15/30/10</u>	immediately	any damage	Renter
Connecticut <u>20/40/10</u>	5 days	\$1,000.00	Renter	New York <u>25/50/10</u>	10 days	\$1,000.00	Rental Co.
Delaware <u>15/30/10</u>	immediately	\$500.00	Renter	North Carolina <u>30/60/25</u>	immediately	\$1,000.00	Renter
DC <u>25/50/10</u>	5 days	\$250.00	Rental Co.	*North Dakota <u>25/50/25</u>	immediately	\$1,000.00	Renter
Florida <u>10/20/10</u>	immediately	\$500.00	Renter	Ohio <u>25/50/25</u>	immediately	any damage	Renter
Georgia <u>25/50/25</u>	immediately	\$500.00	Renter	Oklahoma <u>25/50/25</u>	6 months	\$500.00	Renter
Hawaii <u>20/40/10</u>	immediately	\$3,000.00	SEE NOTE BELOW	Oregon <u>25/50/20</u>	72 hours	\$1,500.00	Renter
Idaho <u>20/40/10</u>	immediately	\$1,500.00	Renter	Pennsylvania <u>15/30/5</u>	5 days	any damage & all crashes	Renter
Illinois <u>25/50/20</u>	10 days	\$1,500.00	Renter	Rhode Island <u>25/50/25</u>	21 days	\$1,000.00	Renter
Indiana <u>25/50/10</u>	immediately	\$750.00	Renter	South Carolina <u>25/50/25</u>	15 days	\$1,000.00	Rental Co.
Iowa <u>20/40/15</u>	3 days	\$1,500.00	Renter	South Dakota <u>25/50/25</u>	1 day	\$1,000.00	Renter
Kansas <u>25/50/10</u>	immediately	\$1,500.00	Renter	Tennessee <u>25/50/15</u>	20 days	\$400.00	Renter
Kentucky <u>25/50/10</u>	10 days	\$500.00	Renter	Texas <u>30/60/25</u>	10 days	\$1,000.00	Renter
*Louisiana <u>15/30/25</u>	immediately	\$500.00	Renter	Utah <u>25/65/15</u>	10 days	\$1,000.00	Renter
Maine <u>50/100/25</u>	immediately	\$1,000.00	Renter	Virginia <u>25/50/20</u>	1 day	\$1,500.00	SEE NOTE BELOW
Maryland <u>30/60/15</u>	15 days	any damage	Renter/Rental Co.	Vermont <u>25/50/10</u>	3 days	\$3,000.00	Renter
Massachusetts <u>20/40/5</u>	5 days	\$1,000.00	Rental Co.	Washington <u>25/50/10</u>	4 days	\$700.00	Renter
Michigan <u>20/40/10</u>	immediately	\$1,000.00	Renter	Wisconsin <u>50/100/55</u>	1 day	\$1,000.00	Renter
Minnesota <u>30/60/10</u>	10 days	\$1,000.00	Renter	West Virginia <u>20/40/10</u>	immediately	\$1,000.00	Rental Co.
Mississippi <u>25/50/25</u>	10 days	\$500.00	Renter	Wyoming <u>25/100/15</u>	10 days	\$1,000.00	Renter
Missouri <u>25/50/10</u>	5 days	\$500.00	Renter	Puerto Rico	4 hours	\$100.00	
*Iowa: not required if police investigate				*Louisiana: crashes must be reported within 1 day and physical damage is in excess of \$100			
*Illinois: if no insurance, report within 10 days; damage in excess of \$500				*North Dakota: crashes with undomesticated animal do not have to be reported			
*HI Note: Hawaii statute provides an automatic shift in primary coverage away from the rental company so long as they provide a third party claimant with the renter's identity, address and the individual's insurer.				VA Note: Individual's primary insurance is exposed to subrogation when an individual is renting a vehicle after court ruled the rental company has right of indemnification from renter.			
This provided information is correct to the best of our knowledge at the time of compilation.				Information also provided by Sharon Faulkner of the American Car Rental Association. (2014)			
Updated Jan. 2015							



Claims Check Off List and Cover Sheet

Customer Name _____

Address _____

City _____ State _____ Zip _____

Car Number _____

Date of Accident _____ Date Submitted _____

When you submit a claim to **National Interstate Insurance Company**, be sure you have a **complete claims packet**. When reporting your claim, please include as much information as possible. The more information provided, the better they can serve you.

The following is a list of items that need to be included with every claim packet before submission:

- Police Report or Incident Report
- Signed Renter's Collision Protection Loss Report
- Copy of Original Closed Rental Agreement
- Copy of the RCP Policy Receipt
- Signed Direction to Pay
- Appraisal of Damage or Completed Repair Order
- Copy of the Description of Coverage (this is the RCP brochure)

Please note: The accident needs to be FIRST reported to the following:

Jessica Friscia 267-332-0814, X119 or Nancy Taylor 267-332-0814, X115

Or dial "0" for operator

Once the packet is complete, Fax or Mail the Entire Packet to:

**Corporate Claims Service
One Greenwood Square
3333 Street Road, Suite 305
Bensalem, PA 19020
Fax: 267-332-0841**

claims@corporateclaims.net

If you need assistance in putting a claim packet together,
call Auto Rental Solutions (www.schalberg.com) 800-396-9128.



800-396-9128 358 Riverview Rd., Ste 102, Rock Hill, SC 29730



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Corporate Claims Service, Inc.

Renter's Collision Protection Loss Report

Policy Information		
Renter's Name (Policy Owner)	Policy Number	Policy Period
Street Address	City State and Zip	Phone
Additional Renter's Name	Relationship to Policy Owner	Driving at the time of the loss? Yes No
Street Address	City State and Zip	Phone
Rental Location	Contact Person	When to Contact
Date and Time of Loss	Location	Police or Incident Report Number
Insured Vehicle		
Year Make and Model	Plate Number & Unit Number	VIN
Witness' Names	Address, State and Zip	Phone
Additional Witness		
Description of the Accident		
Description of the Damage to the Rental Car		

I hereby certify that the above statements are true and correct to the best of my knowledge and belief. I understand that making false statements on an insurance claim can result in a conviction, punishable by fines, jail time up to one year, community service and/or probation.

Renter's signature

Rental agent's signature



800-396-9128 358 Riverview Rd., Ste 102, Rock Hill, SC 29730

DIRECTION TO PAY

Corporate Claims Service
One Greenwood Square
3333 Street Road, Suite 305
Bensalem, PA 19020

Date: _____

Dear Sir/Madam:

This letter is my authorization to

pay _____ for any and all damages
done to rental car number _____, on contract
number _____ up to the limits of my policy
number _____.

Sincerely,

Signature _____

Printed Name _____



IN THE EVENT OF LOSS: The Renter must:

1. Take all reasonable, necessary steps to protect the vehicle and prevent further damage to it.
2. Report the loss to the appropriate local authorities and the rental company as soon as possible.
3. Obtain all information on any other party involved in an accident such as name, address, insurance information, and driver's license number.
4. Provide The Company all documentation such as the rental agreement, police report and damage estimate.

PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim:

1) The Renter must FIRST call Corporate Claims Service at 267-332-0814, X119, or X115 as soon as reasonably possible and advise of a loss under Renter's Collision Protection. Supply the name of the rental agency, its address, the rental agreement, and the police incident or accident report.

2) Corporate Claims Service will fill in the claim form and forward it to the Renter for his or her review and signature. The completed form should be returned to Corporate Claims Service, One Greenwood Square, 3333 Street Road, Ste. 305, Bensalem, PA 19020. Fax: 267-332-0841 Claims can be e-mailed to claims@corporaterepairs.net.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Corporate Claims Service no more than 90 days after a covered loss occurs or ends (or as soon after that as is reasonably possible). All claims under the policy must be submitted no later than one year after the date of loss or as reasonably possible.

If Corporate Claims Service has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Corporate Claims Service by the date claim forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Renter's name, and the rental car company.

Concealment or Fraud—The Company does not provide coverage for the Renter if the Renter has intentionally concealed or misrepresented any material fact (or circumstance) relating to the rental agreement or claim.

Legal Actions—No one may sue for benefits less than 60 days after due proof of loss is submitted nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment—Benefits under the Agreement are not effective unless all payments due have been paid prior to signing the rental agreement.

Termination of the Policy—Termination of the Agreement will not affect a claim for loss which occurs while the Agreement is in force.

Transfer of Agreement—Benefits under the Agreement cannot be transferred by the Renter to anyone else.

WHAT TO DO IN THE CASE OF ACCIDENT

- a. If possible, call the rental car company immediately.
- b. Call the police immediately as you must have a police report for proof of loss.
- c. If the damage occurs on private property, and the police do not come to the occurrence, you must immediately go to the nearest police station and make a police report.

**Write down a description of what happened here!
Note any witnesses' names and numbers.**



Renter's Collision Protection

Real Collision Insurance: Pays for any damage done to the rental car, as long as you do not break the contract, minus the \$250.00 deductible.

Available On: You can purchase Renter's Collision Protection on any passenger vehicle up to and including 15 passenger vans.

Available on Trucks: Renter's Collision Protection is available on Cargo Vans and Pickup Trucks up to 10,000 lbs. GVW.

Not from the US? No Problem: You can purchase Renter's Collision Protection from this location no matter where you are from.

In Case of an Accident: Make sure you immediately report it to the police then call your rental office. They have all the forms necessary to file your claim.

Renter's Collision Protection is brought to you by this location and





Renter's Collision Protection

Coverage Limit \$20,000

This document describes the benefits and basic provisions of the agreement. Read it with care. The Agreement is the only contract under which benefits are paid.

PLEASE READ THIS DOCUMENT CAREFULLY

RENTER'S COLLISION PROTECTION COVERAGE

Underwritten by
National Interstate Insurance Company
3250 Interstate Drive
Richfield, OH 44286

This is only a brief description of the benefits available under the Agreement. The Agreement contains reductions, limitations, exclusions, and termination provisions. Full details of the benefits are contained in the Agreement. If there are any conflicts between this document and the Agreement, the Policy shall govern.

Available in all 50 United States.

DEFINITIONS

Diminished Value means the actual or perceived reduction in market or resale value that results from a loss.

Exotic Vehicle(s) includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalbre, Ferrari, Fiat, Iso, Jaguar, Jensen, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, MG, Morgan, Opel, Pantera, Panther, Pininfarina, Rolls Royce, Stutz, Sterling, Triumph, TVR, Corvette, Dodge Viper, Tesla, SCC Ultimate Aero, Bugatti Veyron, Koenigsegg CCX, McLaren F1, Pagani Zonda, Maybach and Yugo.

Renter means a person who:

A. is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Participating Organization Application

B. completes any required enrollment form, C. for whom remuneration has been paid, and D. while covered under this Agreement.

Rental Return Date means the return date listed on the car rental agreement.

Additional renter means persons who are authorized drivers and listed on the car rental agreement.

Rental period means a period of travel; the Rental period has defined departure and return dates specified when the benefit applies; the Rental period does not exceed 28 days.

Participating Organization means an organization:

A. which elects to offer this benefit under the Agreement by completing Participation Organization Application that has been accepted by the Company,
B. which remits the required remuneration when due, and
C. while benefits through the Participating Organization is available under the Agreement.

EFFECTIVE DATE

Benefits will take effect on the date the rental agreement has been signed (**Rental Start Date**) provided the required remuneration has been paid on (or before) the rental agreement has been signed.

TERMINATION DATE

A Renter's coverage will end when the car is returned on or before the **Rental Return Date** or at 11:59 PM on the **Rental Return Date**. If the car is not returned as specified on the rental agreement and the rental period has not been extended by the Renter.

RENTER'S COLLISION PROTECTION

The Company will pay this benefit up to a maximum of \$20,000 subject to a \$250 deductible. Benefits do not apply in states where the sale of this Agreement is prohibited by law. If the Renter rents a car from the Participating Organization and the car is damaged due to collision, vandalism, windstorm, fire, hail or flood while in his/her possession, The Company will indemnify the Renter for damages sustained by the Participating Organization in accordance with the Participating Organization Addendum. Coverage is provided to the Renter and Additional Renter providing the Renter and the Additional Renter are licensed drivers and are listed on the rental agreement. This benefit is primary to other forms of insurance or indemnity.

EXCLUSIONS:

Coverage is not provided, in whole or in part, for any loss due to:

1. War or act of war, whether declared or not, civil commotion, insurrection or riot.
2. Participation in contests of speed, motor sport or motor racing including training or practice for the same.
3. Any unlawful acts committed by the Renter, Immediate Family Member, or Additional Renter whether benefits are provided or not.
4. Suicide, attempted suicide, or intentionally self-inflicted injury (or any attempt at intentionally self-inflicted injury) by the Renter, Immediate Family Member, Additional Renter or Business Partner.
5. Military duty or service.
6. Alcohol or substance abuse (or treatment for the same).
7. A rental for which the rental agreement does not contain specific dates of return.
8. Any government regulation or prohibition.
9. Injury sustained while committing or attempting to commit a crime.
10. Driving under the influence of alcohol.
11. Being under the influence of drugs or intoxicants (unless prescribed by a physician).
12. Any obligation the Renter or Additional Renter assumes under any agreement.
13. Rentals of campers, trailers, all-terrain vehicles, dune buggies, motor bikes, motorcycles, recreational vehicles, exotic vehicles, trucks requiring a CDL license to operate, or vehicles not licensed for road use.
14. Any loss which occurs if the Renter or Additional Renter is in violation of the rental agreement.
15. Failure to report the loss to the proper local authorities and the rental car company.
16. Damage to any other vehicle, structure or person as a result of a covered loss.
17. Injury of anyone or damage to anything inside or outside the rental vehicle.
18. Loss or theft of personal belongings.
19. Depreciation of the rental vehicle caused by loss or damage including (but not limited to) diminished value, wear and tear, gradual deterioration, mechanical breakdown, items not installed by the original manufacturer or bodily injury.

