

## **Renter's Collision Protection Frequently Asked Questions**

### ***My Coverage Connection does not work.***

If you cannot buy an RCP policy from Coverage Connection, go to the backup order form at [www.autorentalsolutions.net](http://www.autorentalsolutions.net), put your cursor on Products, and open a drop-down menu. Click on Purchase Renter's Collision Protection. The password to access the document is rentrcp, all lower case. You can now purchase a policy for your customer by filling out this form and handling the payment solution. Next, contact our office during regular business hours, and we will correct your issue.

### ***How do I change my password?***

When logging in, you would put in your username and then click on request a new password. It then takes you to the user account page. Put in the e-mail address that you have in your program. Then you go to your e-mail, where you will have received an e-mail from Coverage Connection. Click on the first link, and it takes you to reset the password page. Click login, enter a new password then, confirm the password, and press save.

### ***How do I change my e-mail address?***

When you log in to your program, click on the Edit Profile page, and there you can change your e-mail.

### ***How do I change my Admin E-mail?***

The Admin E-mail can only be changed by tech support, so you would call or send that request to [refund@schalberg.com](mailto:refund@schalberg.com)

### ***How do I change or update my credit card?***

To change or update your credit card. Log into Coverage Connection.

Step 1) Click on Edit Profile. Scroll down and change or update the credit card, be sure to put the expiration date in the correct format YYYYMM, then click on save.

Step 2) Click on my products. Select "Link Card" for the RCP fill in the credit card information as needed. Scroll down and click on Link Card.

### ***What is Renter's Collision Protection?***

It is insurance your rental customer can buy at the rental counter. The carrier is

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NATIONAL INTERSTATE INSURANCE COMPANY. RCP pays primarily for damage to the rental vehicle by collision, vandalism, fire, windstorm, or hail. RCP pays a maximum of \$20,000 with a \$250 deductible.

### ***Why should I offer Renter's Collision Protection?***

RCP gives you the capability to rent to many renters you are now turning away because they don't have "full coverage" insurance. Renting more cars means you will make more profit. RCP protects your loss experience with your primary insurance carrier, which helps keep your insurance costs down.

If there is a loss, the customer's deductible is \$250; NOT THE \$1,000 OR \$2,500 you may have on your policy. If your car is a total loss, RCP pays the replacement value - NOT wholesale. Since Renter's Collision Protection is *not* CDW, it does not prohibit you or your insurance carrier from subrogating against a negligent renter.

### ***What does RCP cost me?***

There are no sign-up fees, no minimums. Your renter pays the cost of the insurance. You need to have an internet connection and be willing to spend 20-30 minutes on the phone for the initial training to offer and issue RCP.

### ***Is RCP based on a calendar day or a 24 hour day?***

RCP is valid on a 24 hour day from the date and time you purchase it.

### ***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?***

Administrative cost and diminution of value are NOT paid because RCP is a named perils policy only.

### ***Does RCP pay for towing and storage?***

Again, RCP is a named perils policy and does not pay for towing and storage.

### ***Does RCP pay for a stolen car?***

RCP does not pay for a stolen vehicle; it is a collision policy.

### ***What types of vehicles can be covered by RCP?***

RCP covers passenger cars, pickup and other light trucks, mini-vans, and passenger vans, including 15 passenger vans. High-performance vehicles such as Corvettes and Vipers are NOT covered. Under RCP, these types of cars are referred to as "exotic vehicles." If there is a question about whether or not coverage is available, call 800.396.9128 before offering RCP.

### ***Does RCP allow me to rent to the uninsured?***

The decision to rent to the uninsured is yours. There is NO liability coverage in RCP. However, it does allow you to rent to people who do not have full coverage insurance.

### ***Do I need to have a police report for every accident claim?***

Every accident claim MUST HAVE a police report, even when no one is hurt or the mishap is on private property. If the police do not come to the scene, the renter must go to the nearest police station and fill out an incident report.

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

Once you have filed the claim, contact Corporate Claims (their information is in the RCP brochure) to see if you need an adjuster.

### ***How much more is the charge for an additional driver?***

One of the best features of RCP is there are no charges for additional drivers. The important thing is to make sure ALL drivers are listed, both on the rental agreement and RCP 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 are up-to-date. If the customer extends the rental, you need to purchase additional days of RCP.

### ***What if the customer brings the car back early?***

Once the renter takes possession of the car, the insurance is in force for the total rental. There is no provision for early cancellation.

### ***Does RCP have any provisions for damage to other people's property, i.e., their rental car or personal property?***

RCP only pays for damage done to the rental car.

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### ***How do I pay for RCP?***

The insurance company insists the policy be paid for before the car is delivered. RCP is a point-of-purchase sale paid for by your credit or debit card when input into the Coverage Connection software that we supplied for free.

### ***Do you know any liability program to get coverage in case of medical claims?***

The closest you will find is Renter's Personal Protection (RPP) that will pay up to \$1000 for ambulance or emergency room charges. Usually, a person's medical bills are paid by his health insurance. Contact our customer service team for information on offering this product.

### ***What is the maximum number of days I can sell on a policy?***

RCP is a rental policy. Most states legislate that a *rental* is thirty days or less. Thirty-one days or longer is a *lease*. RCP can only be sold for a rental.