

Renter's Collision Protection Frequently Asked Questions

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

Every accident claim MUST be reported to the state usually through the local police. If the police do not come to the scene, the renter must go to the nearest police station (in some state the Renter must go to the DMV) 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.

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

No. RCP only pays for damage done to the rental car that is named in the policy.

What is Renter's Collision Protection?

It is insurance your rental customer can buy at the rental counter. The carrier is NATIONAL INTERSTATE INSURANCE COMPANY. RCP pays on a primary basis for damage to the rental vehicle by collision, vandalism, fire, windstorm or hail. RCP pays to 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. RCP protects your loss experience with your primary insurance carrier, which helps keep your insurance costs down.

What types of vehicles can be covered by RCP?

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

What does RCP cost me?

There are no sign-up fees, no minimums. The insurance is purchased as needed.

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

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

How do I pay for RCP?

The insurance company insists the policy be paid for at point of purchase.



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What if the customer brings the car back early?

Once the renter takes possession of the car and the car leaves the lot, the insurance is in force for the total rental. THERE IS NO PROVISION FOR EARLY CANCELLATION.

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.

How many days can a policy be for?

RCP is a rental policy. Most states legislate that a *rental* is 30 days or less. 31 days or longer is a *lease*. RCP can only be used for a rental.

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.

Is there an additional fee 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 on the rental contract and the RCP policy before the vehicle leaves the lot.

Does RCP pay loss-of-use?

No. 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?

No. Administrative cost and diminution of value are NOT paid, because RCP is a named perils policy.

Does RCP pay for towing and storage?

No. Again, RCP is a named perils policy and does not pay for towing and storage.

Does RCP pay for a stolen car?

No. RCP does not pay for a stolen vehicle; it is a collision policy.

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 own health insurance. Contact our customer service team for information on offering this product.

Learn more about Renter's Collision Protection, contact Auto Rental Solutions 800-396-9128.

