



**Renter's
State
Minimum
Liability**

State Minimum Liability Protection Available by the Day for Your Rental Car Customers.

Renter's State Minimum Liability Coverage (RSM) Short-Term Liability Protection for Rental Use

Renter's State Minimum Liability Coverage ("RSM") provides liability insurance coverage in accordance with the minimum limits required by applicable state law. This coverage is intended to satisfy statutory financial responsibility requirements for individuals operating a rental vehicle.

RSM offers protection against third-party bodily injury and property damage claims arising from a covered automobile accident, up to the minimum liability limits mandated by the state in which the vehicle is operated.

In jurisdictions where liability insurance is required to legally operate a motor vehicle, RSM is designed to meet such bodily injury and property damage requirements. Where the law allows, Personal Injury Protection, No-Fault, and Uninsured/Underinsured Motorist coverage are waived (rejected). If, for any reason, these coverages are not waived, they apply only on a secondary basis, meaning they come after any other insurance that might cover the same loss. Coverage terms, conditions, exclusions, and required disclosures may vary by state and are subject to applicable laws and regulations. This coverage is not authorized for sale or use in the States of New York or Michigan, wherein no benefits from this policy will apply. In jurisdictions where liability insurance is required to legally operate a motor vehicle, RSM is designed to meet such bodily injury and property damage requirements.

The policies are underwritten by:

**Car Rental Association Inc.
Surfside Beach, SC 29587**



**AutoRentalSolutions.net
sales@schalberg.com**

Eligibility and Use Cases

RSM may be appropriate for individuals who:

Require temporary liability coverage while operating a rental vehicle within the United States;

Are visiting the United States and need to satisfy state-mandated liability insurance requirements;

Do not own a personal vehicle but require liability coverage for occasional vehicle use, including rentals;

Maintain liability coverage on a personal vehicle but are renting a different type of vehicle (e.g., truck or specialty vehicle) and require coverage consistent with state minimum limits.

Important Disclosures

RSM provides coverage only up to the minimum liability limits required by state law and may not provide sufficient protection in the event of a serious accident. This product does not provide coverage for damage to the rental vehicle unless expressly stated in the policy.

All coverage is subject to the specific terms, conditions, limitations, and exclusions set forth in the applicable insurance policy. Please review all policy documentation carefully prior to purchase.

Endorsement and Amendment

In consideration of the premium charged for this Policy, and subject to all applicable terms, conditions, limitations, and exclusions, this Policy is hereby amended as follows:

Definitions

The limits of liability applicable to claims, suits, or proceedings, including covered claim expenses under this Policy, shall not exceed the minimum financial responsibility limits required by the applicable state law (“State Required Minimum Liability Limits”).

All payments made by or on behalf of the Master Policy Holder under this Policy shall be subject to, and shall not exceed, such State Required Minimum Liability Limits.

Conditions

As a condition precedent to coverage under this Policy, the renter/driver shall:

- Cooperate fully with the Master Policy Holder and its authorized representatives in the investigation, adjustment, and defense of any claim or suit;**
- Enroll in the Counter Programs prior to the start of the rental contract term and continue membership in the Car Rental Association, Inc. for the entirety of the rental term and remit the appropriate and necessary administrative fees.**
- Additional Insureds: All policies and coverages are driver specific and any driver not named on the rental contract and the policy as "Renter" or "additional driver" are excluded where allowed by law.**
- Provide complete and accurate information, including but not limited to written statements and participation in telephone or recorded interviews, as reasonably requested;**
- Execute and deliver any documents necessary to facilitate claims handling and resolution.**
- Failure to comply with these obligations may result in denial or limitation of coverage, to the extent permitted by applicable law.**

Insurer's Responsibility

Subject to all terms, conditions, exclusions, and limitations of this Policy, the Company shall indemnify and/or reimburse covered third parties for bodily injury and/or property damage for which the renter/driver is legally liable, arising out of a covered occurrence, up to the applicable State Required Minimum Liability Limits.

Procedures in the Event of an Accident

In the event of an accident or incident that may give rise to a claim under this Policy, the renter/driver shall take the following actions as soon as reasonably practicable:

- 1. Notify the rental location or provider immediately and report the incident;**
- 2. Contact local law enforcement authorities and request that an official police report be prepared;**
- 3. Seek appropriate medical attention for any injuries;**
- 4. Obtain all available information from involved parties, including names, addresses, contact details, driver's license numbers, insurance information, and vehicle details;**
- 5. Report to the rental office promptly to complete and execute all required incident or claim documentation;**
- 6. Submit all claims and supporting documentation directly to the designated claims office;**
- 7. Provide a complete claims packet, including all relevant documentation, to the contact information listed below.**

Claims Contact Information



CAR RENTAL ASSOCIATION, INC.
Protection That Goes the Extra Mile

 PO BOX 15236, Surfside Beach, SC 29578

 service@carrentalassociation.com