



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, PA 19004

## AUTO DAILY RENTAL APPLICATION

### SUBMISSION REQUIREMENTS

- Complete Current Rental Agreement (front and back)
- Vehicle Schedule showing Year, Make, Model and **complete Vehicle Identification Number (VIN)**
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photograph – Each Location
- List of Additional Insureds, Loss Payees, and Certificate Holders (with addresses)
- For Property and General Liability proposal, attach specific ACORD applications\*  
\* These coverage lines, if applicable and meet underwriting guidelines will be written under a separate policy.

### GENERAL INFORMATION

1. Name of Applicant:
2. Address:  
P.O. Box:  
City: State: Zip Code:  
Telephone Number: Fax Number:
3. Website: www.
4. Billing contact name: Phone:  
Name(s) of Principal(s):  
Risk Management contact name: Phone:
5. Business is: Individual Partnership Corporation  
FEIN:
6. Corporate system affiliation:
7. Number of years in rental business and background of owner and manager(s) [Start-ups, please include business plan and resume of owner and manager(s)]:
8. Is this a seasonal operation? Yes No  
If yes, provide further details:
9. Number of company employees:
10. Are employees allowed personal use of vehicle fleet? Yes No
11. Does the Applicant secure a motor vehicle report on each employee? Yes No

12. List of employees

Name	Date of Birth	Driver's License Number

(For additional employees, please list employee information on a separate sheet and attach to application.)

13. Locations

Location Address (City, State)	Number of Cars	Number of Trucks (Over 10,000 lbs GVW)	Manager

**APPLICANT'S OPERATIONS**

1. Does the Applicant have operations other than short term Auto rentals? Yes    No  
 (Please indicate all that are applicable)  
 "Rent to Own" Rentals      Long Term Leasing      Body Shop      Repair Garage  
 Used Car Sales              Valet/Shuttle Service      Parking Facility      Limo Service  
 Motorcycle Rental          Motor Home Rental      Trailer Rental  
 Recreational Vehicle Rental      Other (please specify):
  
2. Will the Applicant rent vehicles used to carry passengers for hire? Yes    No
  
3. Does the Applicant knowingly rent to individuals or companies that will be operating the rental vehicle for use in a ride sharing or transportation network operation, such as, but not limited to, Uber, Uber X or Lyft? Yes    No
  
4. Will the Applicant be renting units using online peer to peer websites, such as, but not limited to Turo or GetAround? Yes    No
  
5. Are all vehicles in the fleet available for rent? Yes    No
  
6. Are all vehicles **titled** in the business name? Yes    No
  
7. Is the Applicant applying to insure vehicles other than those used for daily rental? Yes    No  
 If yes, explain (attach vehicle schedule for these units):

(Coverage under this policy may not apply to these units and may need to be covered under a separate policy)

**COVERAGE INFORMATION**

1. Current Carrier: Current Rate:  
 Rating Basis: Policy Period:                      to  
 Method for premium calculation:  
     Scheduled PCPM                      Gross Revenue                      Unscheduled PCPM  
 Estimated gross revenue for the next twelve (12) months: \$

2. Prior carrier information / exposure data: Previous experience (past 3 full years, plus current year).  
**Attach currently-valued loss runs.**

Have you ever been declined, cancelled or non-renewed for this kind of insurance? Yes No

Policy Period	Insurance Carrier	Average Number of Units		Time and Mileage Gross Revenue
		Cars	Trucks	

3. Has the Applicant ever had a liability deductible? Yes No  
 If yes, when: Deductible:

4. Limit of Liability

	Current Coverage	Desired Coverage (if same, write "same")
Owner:	\$	\$
Renter:	<i>State Statutory Limits</i>	<i>State Statutory Limits</i>
**Uninsured Motorist	\$	\$
**PIP	\$	\$
*Comprehensive (\$1,000 minimum ded)	\$	\$
*Collision (\$1,000 minimum ded)	\$	\$

\*Pick and Choose basis? Yes No  
 If yes, number of units per year:  
 Other:

\*\*Does the Applicant currently reject Uninsured Motorist coverage/stacking option and PIP when allowed by law? Yes No

5. If requesting Physical Damage coverage, what security measures are taken to prevent theft?

**BUSINESS / COUNTER PRACTICES**

1. Describe the Applicant's hiring and training practices for new personnel:

2. Does the Applicant use a training manual? Yes No

3. How are employees paid?

4. Business hours:

5. Present counter practices: (brief description) **(Attach sample of each rental contract currently in use.)**

6. Age limitation, if any:

7. Rental customer:

Type of rental (indicate % of your business in each category):  
 Personal % Business % Insurance Replacement %  
 Military % Other (specify): %

- |     |                                                                                                                                                                                             |   |     |    |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|-----|----|
| 8.  | Percentage of rentals using corporate account credentials:<br>Are system corporate accounts afforded higher limits of liability?<br>If yes, what limits are provided to corporate accounts? | % | Yes | No |
| 9.  | Credentials: How does the Applicant qualify a renter?                                                                                                                                       |   |     |    |
| 10. | How are additional authorized drivers qualified?<br><br>Relationship:                                                                                                                       |   |     |    |
| 11. | How are military rentals qualified:                                                                                                                                                         |   |     |    |
| 12. | How are foreign drivers qualified?                                                                                                                                                          |   |     |    |
| 13. | Is there a place on the contract for renter's birth date?                                                                                                                                   |   | Yes | No |
| 14. | Does the Applicant perform a signature comparison?                                                                                                                                          |   | Yes | No |
| 15. | Does the Applicant verify a phone number on local rentals?                                                                                                                                  |   | Yes | No |
| 16. | Are all rental contracts <b>secured</b> with credit cards? If not:<br>What percentage of rentals contracts are secured with cash?<br>Explain counter procedures for accepting cash rentals: | % | Yes | No |
| 17. | Will the Applicant rent to someone using another person's credit card?                                                                                                                      |   | Yes | No |
| 18. | Does the Applicant rent without reservations?                                                                                                                                               |   | Yes | No |
| 19. | Does the Applicant accept all reservations?                                                                                                                                                 |   | Yes | No |
| 20. | Does the Applicant ask where the vehicle will be driven and what its use will be?                                                                                                           |   | Yes | No |
| 21. | Does the Applicant require renter to provide proof of applicable insurance?<br>If yes, how does the Applicant qualify proof of insurance?                                                   |   | Yes | No |
| 22. | Does the Applicant advertise?<br>If yes, where:                                                                                                                                             |   | Yes | No |

- |     |                                                                                            |     |    |
|-----|--------------------------------------------------------------------------------------------|-----|----|
| 23. | Does the Applicant sell CDW (collision damage waiver)?                                     | Yes | No |
| 24. | Does the Applicant sell SLI (Supplemental Liability Insurance) or like product?            | Yes | No |
| 25. | Does the Applicant sell any other form of primary liability insurance?<br>If yes, explain: | Yes | No |

<b>FLEET INFORMATION</b>
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1. Fleet description – average number or percentage (attach current fleet list):
- |                        |                              |                               |
|------------------------|------------------------------|-------------------------------|
| Full size:             | Intermediates:               | Compacts:                     |
| Luxury:                | Service Vehicles:            | Trucks:                       |
| Cargo Vans:            | Passenger Vans:              | Number of Passengers:         |
| Other:                 |                              |                               |
| Percentage of vehicles | Owned                      % | Leased                      % |

\*Describe any units over 10,000 lbs. GVW (attach list including GVW):

\*Describe any units over 20,000 lbs. GVW (attach list including GVW):

**\* Supplemental Truck Application must be completed (see below)**

2. Describe briefly the maintenance procedure conducted prior to and after rental:
3. Are maintenance records kept for each vehicle in fleet? Yes      No  
If yes, explain:
4. Who performs the maintenance and repairs of vehicle fleet?

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## SUPPLEMENTAL TRUCK RENTAL APPLICATION

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----|
| 1. Are all trucks available for rental?                                                                                                                                                                                                                                                                          | Yes | No |
| 2. Does the Applicant use its trucks and drivers to haul cargo for the company or other companies?                                                                                                                                                                                                               | Yes | No |
| 3. Does the Applicant rent any trucks that are: <b>(check all that apply)</b><br>Tractor Trailers<br>Dump Trucks<br>Flat Bed or Stake Body<br>Refrigeration<br>Mobile Equipment<br>Dual Axle Drive<br>Tank Trucks<br>Petroleum Product Haulers<br>Waste Disposal or Hazardous Material Haulers<br>Passenger Vans |     |    |
| 4. Does the Applicant provide employees as drivers with rental trucks?                                                                                                                                                                                                                                           | Yes | No |
| 5. Are any special drivers' licenses required to operate any trucks other than a private passenger licenses? If yes, describe:                                                                                                                                                                                   | Yes | No |
| 6. What percentage of rentals are to individuals?                      %                                                                                                                                                                                                                                         |     |    |
| What percentage are rentals to businesses?                      %                                                                                                                                                                                                                                                |     |    |
| Other:(describe)                                                                                                                                                                                                                                                                                                 |     |    |
| 7. Does the Applicant require a driver test prior to rental?                                                                                                                                                                                                                                                     | Yes | No |
| 8. Does the Applicant require a certificate of insurance from the rentee providing primary rentee coverage?                                                                                                                                                                                                      | Yes | No |
| Does the Applicant require the rentee's insurance carrier to name you as an additional insured?                                                                                                                                                                                                                  | Yes | No |
| 9. What is the <u>average</u> radius of haul of your rental trucks?<br>What is the <u>maximum</u> radius of haul of your rental trucks?                                                                                                                                                                          |     |    |
| 10. Is the Applicant required to obtain PUC, ICC, FHWA or other filings as owner of rental trucks?<br>If yes, in what jurisdictions must you file?                                                                                                                                                               | Yes | No |
| 11. What is the maximum limit of liability provided to rental clients: \$                                                                                                                                                                                                                                        |     |    |

- |                                                                                                                                                     |            |          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------|
| 12. Does the Applicant rent to any companies hauling gasoline, oil petroleum products, waste materials, or hazardous material?<br>If yes, describe: | Yes        | No       |
|                                                                                                                                                     |            |          |
| 13. List the names of your last five rental customers or five largest customers:<br>a.<br>b.<br>c.<br>d.<br>e.                                      |            |          |
|                                                                                                                                                     |            |          |
| 14. What types of cargo are hauled by your most frequent rental clients?                                                                            |            |          |
|                                                                                                                                                     |            |          |
| 15. How often are the Applicant's trucks services?                                                                                                  |            |          |
|                                                                                                                                                     |            |          |
| 16. Does the Applicant keep records of each truck's maintenance history?                                                                            | Yes        | No       |
|                                                                                                                                                     |            |          |
| 17. Does the Applicant employ mechanics to service its trucks?<br>If yes, does the Applicant service any trucks that it does not own or lease?      | Yes<br>Yes | No<br>No |
|                                                                                                                                                     |            |          |
| 18. Does the Applicant contract for service from a dealership or service company?<br>If yes, what company?                                          | Yes        | No       |

**FRAUD STATEMENT AND SIGNATURE SECTIONS**

The Undersigned states that he/she is an authorized representative of the Applicant and declares to the best of his/her knowledge and belief and after reasonable inquiry, that the statements set forth in this Application (and any attachments submitted with this Application) are true and complete and may be relied upon by Company \* in quoting and issuing the policy. If any of the information in this Application changes prior to the effective date of the policy, the Applicant will notify the Company of such changes and the Company may modify or withdraw the quote or binder.

The signing of this Application does not bind the Company to offer, or the Applicant to purchase the policy.

\*Company refers collectively to Philadelphia Indemnity Insurance Company and Tokio Marine Specialty Insurance Company

**VIRGINIA APPLICANT: READ YOUR POLICY. THE POLICY OF INSURANCE FOR WHICH THIS APPLICATION IS BEING MADE, IF ISSUED, MAY BE CANCELLED WITHOUT CAUSE AT THE OPTION OF THE INSURER AT ANY TIME IN THE FIRST 60 DAYS DURING WHICH IT IS IN EFFECT AND AT ANY TIME THEREAFTER FOR REASONS STATED IN THE POLICY.**

**FRAUD NOTICE STATEMENTS**

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THAT PERSON TO CRIMINAL AND CIVIL PENALTIES (IN OREGON, THE AFOREMENTIONED ACTIONS MAY CONSTITUTE A FRAUDULENT INSURANCE ACT WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO PENALTIES). (IN NEW YORK, THE CIVIL PENALTY IS NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION). (NOT APPLICABLE IN AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PA, RI, TN, VA, WA AND WV).

**APPLICABLE IN AL, AR, AZ, DC, LA, MD, NM, RI AND WV:** ANY PERSON WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY (OR WILLFULLY IN MD) PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES OR CONFINEMENT IN PRISON.

**APPLICABLE IN COLORADO:** IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

**APPLICABLE IN FLORIDA AND OKLAHOMA:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY (IN FL, A PERSON IS GUILTY OF A FELONY OF THE THIRD DEGREE).

**APPLICABLE IN KANSAS:** AN ACT COMMITTED BY ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN, ELECTRONIC, ELECTRONIC IMPULSE, FACSIMILE, MAGNETIC, ORAL, OR TELEPHONIC COMMUNICATION OR STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO.

**APPLICABLE IN KENTUCKY:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSONS FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

**APPLICABLE IN MAINE, TENNESSEE, VIRGINIA AND WASHINGTON:** IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

**APPLICABLE IN PENNSYLVANIA:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

**APPLICABLE IN VERMONT:** ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

**APPLICABLE IN NEW YORK:** ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SHALL BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATE VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NAME (PLEASE PRINT/TYPE)

TITLE  
(MUST BE SIGNED BY THE PRESIDENT, CHAIRMAN, CEO OR EXECUTIVE DIRECTOR)

SIGNATURE

DATE

**SECTION TO BE COMPLETED BY THE PRODUCER/BROKER/AGENT**

PRODUCER  
(If this is a Florida Risk, Producer means Florida Licensed Agent)

AGENCY

PRODUCER LICENSE NUMBER  
(If this a Florida Risk, Producer means Florida Licensed Agent)

ADDRESS (STREET, CITY, STATE, ZIP)  
Auto Daily Rental