

BEDFORD INSURANCE SERVICE, INC.

23251 Mulholland Drive – Woodland Hills, CA 91364-2732
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**MISSOURI
 RENTAL CAR INSURANCE
 APPLICATION**

Complete all sections thoroughly. Incomplete applications may cause delay in processing. Use separate pages whenever necessary.

PROPOSED NAMED INSURED (APPLICANT)

1. Name of Applicant (specify the complete name to be stated on the policy.) List all corporations, dba's, etc.

2. Address of each rental or garage location and total number of vehicles available for rental at each location:

	Street	City	State	Zip Code	# Rental Units	# Employees
1						
2						
3						
4						

3. Mailing Address (if different than location 1)

Street _____ City _____ State _____ ZIP Code _____

4. List the names and titles of all owners, partners or managers:

Name	Title

5. Contact Person regarding insurance matters:

Name _____ Title _____

Phone # _____ Fax # _____ Email _____

6. Do you have any experience in the short-term rental business? Yes No

a. If yes, describe, including the number of years owning this or other rental business.

b. If no, describe other past business experiences.

7. Describe all OTHER BUSINESS besides Short-Term Rental and indicate years in business.

8. Percentage of rental customers:

Airport Traffic	Percentage
Business/Corporate	
Personal/Pleasure	
Military	
Other	

Local Traffic	Percentage
Insurance Replacement	
Military	
Business/Corporate	
Personal/Pleasure	
Other	

CURRENT INSURANCE COVERAGE SUMMARY

1. Current/Renewal Premium Rate _____ Previous Term's Premium Rate _____

2. Describe current coverage/coverage desired:

- a. Owner's Liability Limit \$ _____
- b. Customer/Rentee Liability Limit \$ _____
- c. Fire, Theft, CAC (or Comprehensive) Deductible \$ _____
- d. Collision Deductible \$ _____

DRIVER/EMPLOYEE INFORMATION

Must be completed for all drivers. Attach separate sheet if more space needed.

Driver/ Employee	Date of Birth	License Number	State	Date of Hire	Number Violations Last 3 Years	Number Accidents Last 3 Years	Has License Been Suspended in Last 3 Years

RENTAL UNIT EXPOSURES

1. Specify your gross revenues based upon your fiscal year:

	Fiscal Year Ended Mo/Day/Yr	Gross Revenues	Average # Rental Units
For the Past Year			
For the Current Year			
Estimate Next Year			

2. Current breakdown of vehicles available for short-term rental:

Cars _____ LT/Pick Up (<5,000 GVW) _____ MT (5,000 - 20,000 GVW) _____
 Other (describe) _____

3. Are you requesting our company to insure all vehicles held available for rent? Yes No
 If no, explain why and provide the total number and description of each.

4. Describe the use and total number of vehicles regularly driven by your employees.

5. Do you hold any vehicles which are to be insured by BEDFORD INSURANCE but which are not available for rent?
 Yes No If yes, explain why and provide a description of each.

6. Do you rent vehicles with the "option to buy" or "rent to own"? Yes No

7. Do you have any vehicle(s) that:

- | | Yes | No |
|---|--------------------------|--------------------------|
| a. has more than 2 axles | <input type="checkbox"/> | <input type="checkbox"/> |
| b. is designed to haul other vehicles (like tractors or tow trucks) | <input type="checkbox"/> | <input type="checkbox"/> |
| c. is designed to transport more than 15 people | <input type="checkbox"/> | <input type="checkbox"/> |
| d. has a gross vehicle weight of 20,000 pounds or more | <input type="checkbox"/> | <input type="checkbox"/> |

RENTAL BUSINESS PRACTICES FOLLOWED BY THE APPLICANT

1. Renter's age qualifications: Minimum age _____ Maximum age _____

2. Rental mileage options: 100 Miles/Daily 150 Miles/Daily Unlimited Other _____

3. Specify any restrictions in allowable states of operation of rental vehicle.

4. Days/hours open for business: Days _____ Hours of operation _____

5. Do you require:
- | | | |
|---|--------------------------|--------------------------|
| | Yes | No |
| a. Home phone numbers from customers | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Valid driver's license for the customer/rentee | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Valid driver's license for any additional driver | <input type="checkbox"/> | <input type="checkbox"/> |

6. Indicate other rental practices that apply to your business:

Other Rental Practices	Yes	No	If YES, outline requirements
Cash Rental Options	<input type="checkbox"/>	<input type="checkbox"/>	
Availability of Additional Drivers	<input type="checkbox"/>	<input type="checkbox"/>	
Available for Military Use	<input type="checkbox"/>	<input type="checkbox"/>	
Borrowed Credit Cards Accepted	<input type="checkbox"/>	<input type="checkbox"/>	
Rent to People Living Outside the USA	<input type="checkbox"/>	<input type="checkbox"/>	
Additional Qualifications for Renting to Local Residents	<input type="checkbox"/>	<input type="checkbox"/>	
Employees Allowed to Take Rental Vehicles Home at Night	<input type="checkbox"/>	<input type="checkbox"/>	
Are the driving records of employees reviewed prior to hiring?	<input type="checkbox"/>	<input type="checkbox"/>	

7. Indicate if you offer any of the following types of coverages to your customers:

- Collision Damage Waiver
- Protection Plus Package (PPP)
- Supplemental Liability Insurance (SLI)
- Other (explain) _____

If any of the above are checked, provide the following information:

Name of Carrier _____
 Dates of Coverage _____ Limits Provided _____

VEHICLE MAINTENANCE PRACTICES

1. Is the vehicle maintenance work done in-house? Yes No
 If no, location where work is done. _____
 Are certificates of insurance from the outside party required? Yes No
2. Do you follow the manufacturer's suggested maintenance plan? Yes No
3. Outline your requirements for the following:

Tire replacement plan	
Engine inspection requirements	
Oil change requirements	
Brake replacement requirements	
4. Frequency rentals are inspected for damage: After Each Rental Daily Weekly
5. Do you retain your vehicle maintenance records? Yes No
 If yes, how long: Life of Rental Vehicle Other (describe) _____
6. After each rental, do you ask customers if they had any problems with their rental? Yes No

CLAIMS EXPERIENCE

1. Provide total number of accidents reported to applicant's insurance carrier during each of the following years:

Carrier	Annual Term (Mo/Yr to Mo/Yr)	# Claims	Total Loss Dollars	Premium
	/ to /			
	/ to /			
	/ to /			
	/ to /			

2. Provide description of each accident caused where damage was in excess of \$15,000.

Date of Loss	Amount	Description

CHECKLIST OF ATTACHMENTS TO BE INCLUDED

Indicate attachments by an "X"

- Copy of present POLICY
- Description of losses for the past 3 years – include a current company issued LOSS REPORT
- Schedule of VEHICLES to be insured – include year, make, model and VIN # for each vehicle
- Sample of RENTAL CONTRACT/agreement – must be an ORIGINAL
- Copy of ALL telephone directory ADVERTISING
- List of all EMPLOYEES – including date of birth and driver's license number for each employee

I authorize Northland Insurance Companies to obtain a copy of my Motor Vehicle Report for rating/underwriting the insurance for which I have applied. I also understand that a routine inquiry may be made providing information concerning my character, general reputation, personal characteristics and mode of living. Upon written request, information as to the nature and scope of the report will be provided to me.

I hereby covenant and agree that the foregoing statements and answers are a just, full and true exposition of all the facts and circumstances with regard to the risk to be insured, insofar as same are known to me, and the same are hereby made as the basis and condition of the insurance. Any person who knowingly and with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud and subject to fines and/or imprisonment. By signing below, I affirm full knowledge of and adherence to current D.O.T. Safety Regulations, and hereby apply for insurance with respect to the coverages stated herein.

Applicant's Signature (must be Owner or Officer)

Title

Date

Agent's Signature

Agency Name

Date