

# Application for Rental Autos & Trucks – Short Term (Hour, Day or Week)

COLUMBIA INSURANCE COMPANY  
NATIONAL INDEMNITY COMPANY  
NATIONAL FIRE & MARINE INSURANCE COMPANY  
NATIONAL LIABILITY & FIRE INSURANCE COMPANY  
NATIONAL INDEMNITY COMPANY OF THE SOUTH  
NATIONAL INDEMNITY COMPANY OF MID-AMERICA



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P O Box 749, South Bend IN 46624-0749

Policy Term From: \_\_\_\_\_ To: \_\_\_\_\_

1. Name of Applicant \_\_\_\_\_
2. a. Address of Applicant \_\_\_\_\_  
(Number) (Street) (City) (County) (State) (Zip Code)
- b. Address where vehicles are garaged if different than address of applicant \_\_\_\_\_
3. Applicant is:  Individual  Partnership  Corporation
4. Is this your primary business?  Yes  No If no, explain \_\_\_\_\_  
\_\_\_\_\_ Years experience in this business \_\_\_\_\_
5. Coverage to be effective from \_\_\_\_\_ to \_\_\_\_\_
6. Person to contact for inspection (name and phone number) \_\_\_\_\_
7. Is this a new operation?  Yes  No Is your operation currently for sale?  Yes  No Seasonal in nature?  Yes  No
8. Has this business ever operated under any other name?  Yes  No If yes, show previous name and address \_\_\_\_\_  
\_\_\_\_\_
9. Give estimate of financial worth \$ \_\_\_\_\_ Gross receipts last year \_\_\_\_\_ Estimate for coming year \_\_\_\_\_
10. Have you filed for bankruptcy within the last 5 years or do you contemplate doing so?  Yes  No If yes, provide details \_\_\_\_\_  
\_\_\_\_\_
11. Have you under this name or any other name been insured with any of the above-listed companies?  Yes  No If yes, explain: \_\_\_\_\_  
\_\_\_\_\_

## DESCRIPTION AND AREA OF OPERATIONS

12. Number of Short-Term Rental Vehicles:  
Private Passenger Autos \_\_\_\_\_ Pick-Ups \_\_\_\_\_ Trucks \_\_\_\_\_ Tractors \_\_\_\_\_ Semi-Trailers \_\_\_\_\_ Trailers \_\_\_\_\_  
Cargo Vans \_\_\_\_\_ Passenger Vans \_\_\_\_\_ Others (specify) \_\_\_\_\_
13. Percentage of private passenger vehicles rented to: Personal \_\_\_\_\_ % Military \_\_\_\_\_ % Commercial \_\_\_\_\_ %  
Insurance Replacement \_\_\_\_\_ %
14. Are any vehicles rented for 1 month or more?  Yes  No If yes, submit details (which units, to whom, term of rental or lease):  
\_\_\_\_\_
15. Are vehicles ever leased with drivers?  Yes  No If yes, attach complete list of drivers, vehicle(s) they drive, age of driver,  
license number, and chargeable accidents during past three years.
16. **Leasing Agreements:** Attach copy of each type of rental or lease agreement used.
17. What is average term of rental? \_\_\_\_\_ days
18. What are your rules for selecting renters or lessees? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

19. What is minimum age of persons permitted to rent vehicles? \_\_\_\_\_ Are additional drivers permitted?  Yes  No  
If yes, how are they qualified? \_\_\_\_\_
20. Do you ask what the vehicle will be used for and where it will be driven?  Yes  No
21. Percent Cash Rental \_\_\_\_\_ % Percent Credit Card \_\_\_\_\_ % If cash rental, how do you qualify renter? \_\_\_\_\_
22. Do you use an on-line service giving subscribers credit, driving & criminal history?  Yes  No If yes, who? \_\_\_\_\_
23. Are written counter practice procedures furnished to all counter personnel?  Yes  No If yes, attach copy.
24. Are you named as additional insured on renter's policy on any vehicles rented?  Yes  No Explain \_\_\_\_\_
25. Do you require liability insurance from the rentee?  Yes  No Explain \_\_\_\_\_
26. Do you obtain a certificate of liability insurance on any vehicles rented?  Yes  No Explain \_\_\_\_\_
27. Do you rent or lease vehicles from others?  Yes  No If yes, explain \_\_\_\_\_
28. Are any vehicles rented on a "Rent It Here - Leave It There" basis?  Yes  No
29. Is applicant required to file evidence of insurance with any state regulatory authority or any other authority?  Yes  No  
If yes, specify \_\_\_\_\_
30. Do you have your own repair shop?  Yes  No If yes, what kind of repairs are made? \_\_\_\_\_
31. Are rental contracts pre-numbered?  Yes  No
32. How often are rental vehicles serviced? \_\_\_\_\_

**COMPLETE QUESTIONS 33-36 FOR COMMERCIAL VEHICLES ONLY**

33. Percentage of business derived from renting vehicles to individuals hauling their own personal goods or effects \_\_\_\_\_ %  
Businesses \_\_\_\_\_ %
34. Are vehicles rented to trucking firms (truckers hauling for hire)?  Yes  No If yes, \_\_\_\_\_ %
35. Will you rent vehicles to be used to carry passengers for hire?  Yes  No
36. Are any vehicles rented to hazardous material haulers?  Yes  No If yes, explain \_\_\_\_\_

**PREVIOUS INSURANCE CARRIER AND LOSS EXPERIENCE**

37. Provide prior insurance carriers information for past full three years. List in order with most recent carrier first.

Policy Term		Insurance Company Name	Policy Number	Number of Motor Powered Vehicles	Number of Accidents	Premium		Total Amount Claims Paid & Reserves			
From	To					Liab	Phys Dam	BI	PD	Coll	Other
/ /	/ /										
/ /	/ /										
/ /	/ /										

38. Have you ever been declined, cancelled or non-renewed for this kind of insurance?  Yes  No If yes, date and why \_\_\_\_\_
39. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application?  Yes  No If yes, provide complete details \_\_\_\_\_

**INSURANCE NEEDS & SCHEDULE OF VEHICLES**

**40. COMPLETE FOR DESIRED COVERAGES BY INDICATING LIMITS OF INSURANCE**

Liability			Uninsured Motorist Coverage			Underinsured Motorist Coverage			Medical Payments	Personal Injury Protection	Physical Damage Complete Section Below if Wanted
Combined Single Limit BI & PD	Split Limits		Single Limit	Split Limits		Single Limit	Split Limits				
	Bodily Injury			Bodily Injury			Bodily Injury				
	Per Person	Per Accident		Per Person	Per Accident		Per Person	Per Accident			
Property Damage			Property Damage								

41. Liability limits for rentee: BI Per Person \$ \_\_\_\_\_ BI Per Accident \$ \_\_\_\_\_  
 PD Per Accident \$ \_\_\_\_\_ Or Combined Single Limit BI & PD \$ \_\_\_\_\_

**42. SCHEDULE OF AUTOS/VEHICLES TO BE COVERED (If more than 8, attach additional schedule with information below)**

Auto No.	Year Model	Trade Name	Body Type**	Serial No. (S) Vehicle ID No. (VIN)	Anti-Theft Devices Yes or No	Air-bags Yes or No	Licensed Weight*	Anti-Lock Brakes Yes or No	Lift or Lift Gate Yes or No	Dual Rear Axles Yes or No	Estimated Annual Mileage	Maximum Radius of Operations (miles)
1												
2												
3												
4												
5												
6												
7												
8												

\*Licensed Weight – Gross Vehicle Weight (GVW) weight of vehicle and load or Gross Combined Weight (GCW) weight of vehicles and load.

\*\*Body Type: PPT Priv. Pass. Type PIC UP Pick Up TNK TK Tank Truck FLT TR Flat Trailer Other (specify) \_\_\_\_\_  
 JEEP Jeep BOM TK Boom Truck OTH TK Other Truck STK TR Stock Trailer \_\_\_\_\_  
 PSS VN Pass. Van CRN TK Crane/Truck TRACT Tractor TNK TR Tank Trailer \_\_\_\_\_  
 CRG VN Cargo Van DMP TK Dump Truck BX TR Box Trailer UTL TR Utility Trailer \_\_\_\_\_

**COMPLETE THESE SPACES ONLY IF PHYSICAL DAMAGE COVERAGE DESIRED**

Auto No.	Town & State Where Principally Garaged	Use*	Original Cost New of Chassis, Body & Equipment	Date Purchased Mo/Yr	Cost When Purchased	Value of Vehicle Excluding Permanently Attached Special Equipment	Value of Permanently Attached Special Equipment	Specified Causes of Loss		Collision	
								Amount of Insurance	Deductible	Amount of Insurance	Deductible
1											
2											
3											
4											
5											
6											
7											
8											

\* Enter one or more of the following initials to indicate use of each auto.

RI – Rented to Individuals RT – Rented to Truckers ST – Non-Rental Business Service Truck  
 RB – Rented to Businesses BA – Non-Rental Business Auto O – Other (describe) \_\_\_\_\_

43. **ANY LOSS PAYEES?**  Yes  No If yes, indicate for which vehicle(s) and give name and address of loss payees: \_\_\_\_\_

**MUST BE SIGNED BY THE APPLICANT PERSONALLY**

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.**

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

If any jurisdiction in which the Applicant intends to operate or the Federal Highway Administration requires a special endorsement to be attached to the policy which increases the Company's liability, the Applicant agrees to reimburse the Company in accordance with the terms of that endorsement.

The Applicant agrees that any inspection of autos, vehicles, equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, driving records, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation, a corporate officer has signed below).

Will premium be financed?  Yes  No If yes, with whom \_\_\_\_\_

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**TO BE COMPLETED BY APPLICANT'S REPRESENTATIVE**

Is this direct business to your office? \_\_\_\_\_ If not, explain \_\_\_\_\_

Is this new business to your office? \_\_\_\_\_ If not, how long have you had the account? \_\_\_\_\_

How long have you known applicant? \_\_\_\_\_

**REQUEST TO COMPANY GENERAL AGENT:**

Please quote  Please bind at earliest possible date and issue policy

Please issue policy effective \_\_\_\_\_ Coverage was bound by \_\_\_\_\_  
(Time and Date Bound by General Agent) (Name of Person in Company General Agency's Office Binding Coverage)

\_\_\_\_\_  
Applicant's Representative's Name and Address

\_\_\_\_\_  
Phone No.

## INDIANA NOTICE: UNINSURED & UNDERINSURED MOTORIST COVERAGE

Uninsured Motorist Insurance provides you with protection in the event you are in an accident, through no fault of your own, with another vehicle which was not insured at the time of the accident. Section 27-7-5-2 of the Indiana Code requires an insurer to offer Uninsured Motorist Coverage in connection with the issuance of a commercial liability policy at limits up to your policy Bodily Injury Liability Coverage limits, and not less than the Indiana Financial Responsibility limits. Uninsured Motorist Coverage may be rejected. You may purchase Property Damage for Uninsured Motorist Coverage only if you have purchased Bodily Injury Uninsured Motorist Coverage. This Coverage is subject to either a \$300 per occurrence deductible or no deductible and may be purchased at any limits up to your policy Property Damage Liability Coverage limits.

Underinsured Motorist Insurance provides you with protection in the event you are in an accident, through no fault of your own, with another vehicle which was insured at the time of the accident but afforded limits of liability lower than the limits afforded by your Underinsured Motorist Coverage limits. Section 27-7-5-2 of the Indiana Code requires an insurer to offer Underinsured Motorist Coverage in connection with the issuance of a commercial liability policy at limits equal to your policy Bodily Injury Liability Coverage limits and not less than the Indiana Financial Responsibility limits. Underinsured Motorist Coverage may be rejected.

The options that you requested for Uninsured and Underinsured Motorist Coverage are reproduced below. **These options determined your policy premium, but you may change them. Changing these options may result in changes to your premium.** To make changes contact your agent. Then sign and date this form as acknowledgement of your selections.

The effective date of these selections is the inception date of the policy unless another date is listed: \_\_\_\_\_

### UNINSURED MOTORIST COVERAGE limits:

- |  |  |
|--|--|
| <input type="checkbox"/> Rejection of Uninsured Motorist Coverage  |  |
| <input type="checkbox"/> Split Limits:<br>\$ _____ Bodily Injury per person<br>\$ _____ Bodily Injury per accident | <input type="checkbox"/> Combined Single Limit:<br>\$ _____ per accident |

### Uninsured Motorist Property Damage Coverage:

- Reject Uninsured Motorist Property Damage Coverage  
 Include Uninsured Motorist Property Damage Coverage in the Combined Single Limit listed above  
 \$ \_\_\_\_\_ Uninsured Motorist Property Damage per accident  
 Uninsured Motorist Property Damage Coverage Deductible:  \$300 Deductible  No Deductible

### UNDERINSURED MOTORIST COVERAGE limits:

- |   |   |
|---|---|
| <input type="checkbox"/> Rejection of Underinsured Motorist Coverage  |   |
| <input type="checkbox"/> Split Limits (Bodily Injury only):<br>\$ _____ Bodily Injury per person<br>\$ _____ Bodily Injury per accident | <input type="checkbox"/> Combined Single Limit (Bodily Injury only):<br>\$ _____ Bodily Injury per accident |

 \_\_\_\_\_  
Date Signed

 \_\_\_\_\_  
Signature of Named Insured (Representing all Insureds)

Until you advise us otherwise in writing, your choice, as indicated above, will continue regardless of any addition or change in auto coverage on your current policy or addition of any scheduled autos and will be carried forward on all future renewal policies without additional notice.