



**Renter's
State
Minimum
Liability**

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

Coverage:

Renter's State Minimum Liability Protection provides the state-required liability limits to the renter, ensuring that the renter has protection against a lawsuit arising from a car accident to the state-required limits. RSM is available to you with a \$2500.00 deductible. If the state requires liability to drive a car, RSM satisfies this requirement (your state may require specific disclosure).

If you are visiting the US and need liability coverage, Renter's State Minimum is the right solution. Renter's State Minimum is your best solution if you live in a High-Rise Apartment and do not own a car.

If your liability is for your car and you are renting a truck, then you guessed it, Renter's State Minimum is perfect to protect you up to the limits required in your state.

The policies are underwritten by:

**Car Rental Association Inc.
Surfside Beach, SC 29587
and
Lincoln Insurance Group
Sandy, UT 84091**



See the other side for more info.
Auto Rental Solutions.net
sales@schalberg.com

Definitions: Self-funded guarantor responsibility means the deductible. The limits of liability arising from claims or suits (including claims expenses covered by this policy which the Master Policy Holder) will pay after the deductible is paid before this policy applies. The renter's responsibility will be to pay the deductible prior to the insurance afforded by this policy.

Conditions: Insured is responsible for the deductible of \$2,500 combined single limit for each accident. The insured will pay one hundred percent (100%) of the deductible before the coverage under this policy applies.

The Company's limits of liability shall be the difference between the insured's deductible of \$2,500 and the State Required Financial Responsibility Limit(s) of Liability. Concerning settlements or judgments for damages up to the self-funded guarantor responsibility, the insured shall pay such amounts directly to the claimant in compliance with the terms of the settlement or judgment. All such damages up to the deductible shall be paid promptly by the insured when incurred, due and payable. However, the Company may (at its sole option) pay any part or all of the deductible responsibility to settle any claim or suit. Upon notification of the action taken, the insured shall promptly reimburse the Company for the amount of the deductible duty paid by the Company. Notwithstanding the preceding sentence, the Company is not liable to pay any deductible amounts to the claimant.

In the Event of an Accident

- 1. Contact the rental location for assistance and advise them of the accident.**
- 2. Contact the police immediately and be sure to request a police report.**
- 3. Seek medical attention if necessary.**
- 4. Be sure to get all information on all the drivers and owners of the vehicles you can.**
- 5. Go to the rental office, file the claim, and sign all necessary documents.**
- 6. Submit claims directly to the Claim office.**

Car Rental Association, Inc.

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