Rental Car Agency Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Rental agencies are covered for their fleet and for the liability states require them to provide to renters.

WHAT'S COVERED

Fleet physical damage
Collision, theft and hail on rental vehicles.

Rental liability
Required liability for renters and the agency.

Contingent liability
Excess over the renter's own insurance.

Garage liability
Counter, lot and shuttle operations.

Supplemental products
SLI and personal accident sold at the counter.

Good to know
Minimum renter age of 25, credit card deposits and GPS tracking cut theft and losses and are standard underwriting asks.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Renters' unauthorized drivers
- × Vehicles rented to rideshare drivers unless declared
- × Mechanical breakdown

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Fleet list with values
- Rental agreement form
- Annual rental days
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/rental-car-agency/

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