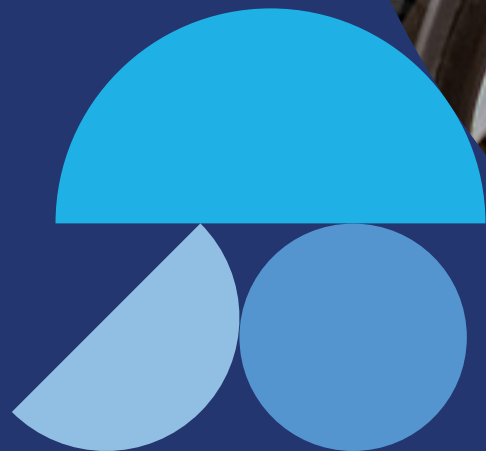




# Zurich solutions for your rental company





# Why Zurich for Commercial Fleet



## Work with Zurich, the Rental Car Specialists™

We are one of the leading providers of insurance solutions for the auto rental industry, bringing more than 25 years of experience to the businesses we help protect. As the largest provider of property-casualty insurance to the franchised commercial fleet industry, we're ready to help with coverage that fits your needs.

Our knowledgeable, dedicated and customer-focused team stays current on local and national industry trends, participates in industry associations on a local and national level, and – most importantly – listens to you to address your concerns as risk scenarios and potential impacts evolve. We know what it takes to tailor commercial vehicle insurance for car rental fleets, as well as companies that rent RVs, passenger vans and more.



## About Zurich

Zurich has 150 years of experience managing risk and supporting resilience for customers around the world. Founded in Switzerland in 1872, Zurich expanded to North America in 1912 to become a leading provider of commercial property-casualty insurance solutions and services in the U.S. and Canada.

Contact Zurich Rental specialists at 1-888-805-1594 or visit us at [www.autorentalcoverage.com](http://www.autorentalcoverage.com)

Need more information on our car rental fleet solutions? [Read our FAQ](#) or [contact us directly](#).



# Solutions for Auto, Truck and RV



## Broad solutions for your entire portfolio of business

### Auto liability insurance

Our broad commercial fleet insurance offering covers:

- **Financial responsibility limit**  
State-mandated liability coverage for at-fault bodily injury and property damages
- **Uninsured motorists**  
Coverage for losses due to a negligent, uninsured third party
- **Underinsured motorists**  
Coverage for losses due to a negligent third party lacking sufficient insurance
- **No-fault personal injury protection (PIP)**  
Coverage for economic losses for injuries caused by automotive accidents, regardless of who was at fault
- **Owner limits**  
Insurance protection for bodily injury and property damage liability resulting from ownership, maintenance or use of covered automobiles\*

\* Coverage is not provided for personal use of vehicles by employees unless specifically endorsed.

### Physical damage

Vehicle protection coverage includes:

- **Specified perils**  
Fire, lightning, windstorm, hail, earthquake, flood explosion, theft\*, vandalism, sinking, burning, collision or derailment transporting covered auto, and more
- **Comprehensive**  
Losses to covered vehicles or their equipment from any cause of loss except collision with another object or its overturn, conversion/trick and devise, or exclusions such as rust, vermin and depreciation
- **Collision**  
Damage to insured vehicles due to colliding of an automobile (stationary or moving) with any object (stationary or moving), including overturning (upset) of insured auto
- **Catastrophic\*\***  
Protects large fleets from occurrences such as hail, wind or tornado; applies to all forms of physical loss except collision, overturn and conversion

\* Excluding conversion

\*\* All loss or loss occurrences covered by this endorsement must involve two or more insured autos.  
Note: Physical damage coverage is not provided for conversion, false pretense or trick and devise.

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# Solutions for Auto, Truck and RV



## Counter products<sup>†</sup>

Our solutions extend beyond our broad auto rental business insurance offerings, adding value that can translate into a significant income stream for your company.

Our supplemental insurance coverage and services include:

- Supplemental Liability Insurance (SLI)
- Personal Property Coverage (PPC)
- Personal Accident Coverage (PAC)
- Rental Liability Insurance\*

Zurich also offers ancillary coverages your business may need, including Property, General Liability, Business Auto (shuttles)\* and Garage Liability.\*

\* Not available in all states.

<sup>†</sup> Counter products not offered on every account.

## Supplemental insurance

Zurich has supplemental insurance products available for resale rental operator customers:

- **Supplemental Liability Insurance (SLI)**  
provides additional insurance protection for the rentee and any listed authorized drivers against claims made by third parties for bodily injury, death and/or property damage caused by the use or operation of the rental vehicle.
- **Personal Property Coverage (PPC)**  
offers insurance protection for the rentee's personal property 24 hours a day, in or out of the rental vehicle (other than personal residence) during the rental period.
- **Personal Accident Coverage (PAC)**  
reports an accident medical expense benefit and accidental death benefit for the rentee and passengers for bodily injury that results from an accident during the rental period.
- **Rental Liability Insurance\***  
provides primary protection for the rentee and any listed authorized drivers against claims made by third parties for bodily injury, death and/or property damage caused by use of the rental vehicle. Protection is provided up to the financial responsibility limits in the state.
- **Zurich Rental Program Training**  
capability delivers an innovative experience that is on demand on any device. Training is required and ensures each team member receives an individualized, self-paced training experience, delivered in a consistent manner, every time. Progress and completion are tracked and reported. Find out more about Zurich's Rental Program Training.

\* Not available in all states.

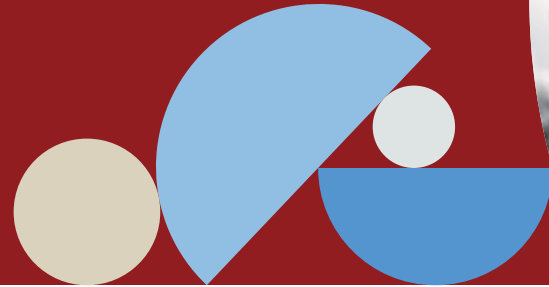
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# Fleet Management

Secure online fleet management 24/7



## Fleet management tool



Secure access 24/7



Online fleet management



Automated premium calculation

## Fleet Management Portal

24/7 Online Fleet Management

- Secure access any time, 24 hours a day, 7 days a week
- Online fleet management  
View activity real-time, or keep your own records and send us your own fleet list
- Automated premium calculation  
Quickly, easily and accurately determine your monthly premium
- On-demand premium viewing and verification
- Multiple user access that allows back-up if one of your staff is out of the office
- Technical systems support

## Zurich Auto Rental eZPay

Zurich makes it easy for auto rental customers to make premium payments online, by automated phone, or by mail with Zurich eZPay. Enrolling is simple and allows you to make a onetime payment or set up automatic, recurring payments through Zurich's customer portal.

## eZPay Quick Guide

Use this guide for helpful hints to make using Zurich eZPay simple and convenient!

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# Advantages of packaging fleet and counter products

Customized insurance solutions for Auto Rental Fleet owners and operators



## Advantages of packaging fleet and counter products

Enjoy the advantages of having both your fleet and counter products with one insurance carrier. Zurich offers a customized insurance solution for rental fleet owners and operators that comes with benefits beyond broad coverage that can provide additional benefits to go with your coverage.

### Coverage from a Single Carrier

Our professional staff knows the risks associated with auto rental operations and can provide you with insurance solutions to help protect your fleet while avoiding gaps in coverage.

#### Coverage offered:

- Liability
- Physical damage
- Counter products\*:
  - Supplemental Liability Insurance (SLI)
  - Personal Property Coverage (PPC)
  - Personal Accident Coverage (PAC)
  - Renters Liability Insurance (RLI)

\* Counter products not offered on every account.

### Easy administration

- One carrier, one contact for all coverages
- Automatic renewal and automatic payments option

### Fleet Management Portal

#### 24/7 Online Fleet Management

- Secure access any time, 24 hours a day, 7 days a week
- Online fleet management
  - View activity real-time, or keep your own records and send us your own fleet list
- Automated premium calculation
  - Quickly, easily and accurately determine your monthly premium
- On-demand premium viewing and verification
- Multiple user access that allows back-up if one of your staff is out of the office
- Technical systems support
- Dedicated user help

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# Claims capabilities and commitment

Zurich's Customer Care Center is available 24/7 to help you report a claim



## Claims

If you ever experience a claim you can depend on Zurich to provide fair, prompt claims service. We are dedicated to providing every customer with the best claims experience possible. Zurich's superior claims service includes:

- A 24-hour claims reporting hotline Our Claims Service Center makes it easy for you to quickly and correctly transmit your loss report to us.
- Convenient claims handling We work hard to provide you with quick appraisals, prompt payments and a fair assessment of your claim.
- Major loss team If you are recovering from a disaster, Zurich's loss experts will help you get your business running again quickly. Our team of professional adjusters will come directly to your business to personally assist you
- Ability to subrogate claims

## Customer-focused services

We offer our clients many other great services, including:

- Fast quotes
- Loss prevention services
- Automatic renewal and automatic payments option

## The advantages of packaging fleet and counter products

Zurich's holistic approach to insuring rental fleet operations combines a comprehensive evaluation of your insurance needs with the ability to provide both fleet and counter products\* in a complete solution.

### Easy administration

- Claims specialists for all lines of coverage, located in one place and dedicated exclusively to rental claims
- Beyond Zurich's dedicated rental claims specialists, Zurich's Rental Claims Service Executive (CSE) provides world-class customer service to our rental customers. The CSE is the single point of contact for claims service needs
- 24-hour claim reporting options, including web, email, fax and our 24-hour claims reporting hotline
- Major loss team  
If you are recovering from a disaster, Zurich's loss specialists will help you get your business running again quickly. Our team of professional adjusters will come directly to your business to personally assist you
- Resources dedicated to subrogating claims

\* Counter products not offered on every account.

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