

Rental Vehicle Insurance



RENTSURE

SPECIALISED
INSURANCE AND
RISK MANAGEMENT
FOR THE VEHICLE
RENTAL INDUSTRY

MOTOR VEHICLE QUOTATION PROPOSAL FORM

Specialised Motor Vehicle Cover and Risk Management for the Rental Industry

HOW THE RENTSURE SCHEME BENEFITS YOU

Keep your rental fleet on the road

We understand that as Rental Fleet Operators you need your rental vehicles on the road to earn revenue. Our facility meets your needs by providing you with:

- A specific person in our organisation, to administer your account.
- Australia-wide cover and claims service.
- Finance gap extension.
- Supplementary bodily injury cover.
- Demurrage collection.
- Excess recovery.
- Monthly premium payment – no finance contracts or interest.
- Renter breach of special conditions on the rental agreement automatically covered.
- Retention of wreck if required

Risk management programs specifically designed to reduce your insurance costs.

Fast and efficient claims service

When an accident happens we will get you back on the road without delay or fuss. 24 hour claims assessment service and friendly experienced staff have an unsurpassed reputation for fast and efficient claims settlement.

You have access to the national repairer network which facilitates prompt control of the repair process.

We have access to the latest web based technology to speed up the repair process and provide superior monitoring capability.

\$30,000,000 legal liability cover

You are protected against claims caused by the use of your vehicle up to a maximum of \$30,000,000. Your reasonable legal expenses are covered as well.

Easy to understand

The Policy sets out clearly what is covered and what is not covered. There is no fine print to analyse.

New replacement vehicle

We will replace your vehicle with a new sedan, station wagon, utility or goods carrying vehicle up to 3.2 tonnes if deemed a total loss within 12 months of its first registration.

Retrieval expenses

We pay for the cost of protection and removal of your vehicle after an accident to the nearest repairer, or place of safety.

SPECIAL CONDITIONS YOU MUST KNOW

Indemnity under the Policy is available to the Policy owner only. Drivers under the age of 21 are covered if they are members of your Staff or Corporate Renters.

BINDER

Rentsure Pty Limited acts as Agent at Law for Lumley in affecting this Insurance Contract.

The Proposer

Full name of Proposer:	
Trading Name:	
ABN:	ACN:
Business Occupation and Activities:	
How long have you operated a rental fleet business?	
Principal Business Address:	
Postal Address:	
Contact Name:	
Company Position:	
Telephone No.:	Facsimile No.:
Mobile No.:	Email Address:
Website Address:	
Are you a Franchise of any car rental company? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, name the Franchise:	
Please advise number of staff including part time and casual employees:	

Ownership

Indemnity under the policy is available to the Policy Owner only.	
Are you the registered Owner(s) of the Vehicles? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If No, who is the registered owner?	

Type of Cover

<input type="checkbox"/> Comprehensive: Loss of or damage to your vehicle caused by or arising from an accident or Theft.	
OR	
<input type="checkbox"/> Third Party Property Damage only (TPPD)	
Required Excess: <input type="checkbox"/> \$1000 <input type="checkbox"/> \$2000 <input type="checkbox"/> \$5000 <input type="checkbox"/> Other	
If other, please specify: \$	
Period of Insurance From:	/ / To: / / At 4:00pm local standard time

Finance

Name and address of Finance Company:	
Type of Finance: <input type="checkbox"/> Hire Purchase <input type="checkbox"/> Financial Lease	
<input type="checkbox"/> Operating Lease <input type="checkbox"/> Other	
Over how many months are the vehicles financed? <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months <input type="checkbox"/> 36 months <input type="checkbox"/> Other	
If other, please specify:	

Motor Fleet History

Average fleet next twelve months:		
Cover	Fleet Number	Average cost \$
Comprehensive		\$
TPPD Only		\$

Average fleet history:			
From	To	Comprehensive	Third Party Property Damage
/ /	/ /		
/ /	/ /		
/ /	/ /		

Claims &/or Loss History:					
From	To	Insurer	No of Claims	Net Incurred	Excess
/ /	/ /			\$	\$
/ /	/ /			\$	\$
/ /	/ /			\$	\$
/ /	/ /			\$	\$
/ /	/ /			\$	\$

Or please attach the Insurer's claim experience to this application

We are entitled to review the terms of the quotation should there be any losses and or claims not disclosed to Rentsure.

Business Information

Locality - What percentage of renters are from:

Overseas? %

Interstate? %

Local? % Percentages must add to 100%

Use - What percentage of rentals are for:

Business Purposes? %

Private Use? %

Pre-booked Holiday Packages? %

Recreational Purposes? % Percentages must add to 100%

What percentage of rentals is in the form of cash? %

Give details of internal checks performed prior to the approval of a cash renter.

Or please attach your procedure

Are vehicles rented to persons under 21 years of age? Yes No

If Yes, please attach details

By what means are vehicles immobilised outside normal business hours?

Mechanically Electronically Other means None

Give details of how the vehicles storage area is secured outside normal business hours?

Where and how are the keys to the vehicles stored outside office hours?

Do the premises have a monitored back-to-base alarm system? Please Describe

Fleet Declaration

Please:

A. Provide a list of vehicles noting the Registration number, Year, Make and Model that you propose to insure using the Schedule of Vehicles below.

OR

B. Provide your own typed list of vehicles noting the Registration number, Year, Make and Model that you propose to insure.

Schedule of Vehicles

SEDANS

Item:	Registration No.	Year	Make	Model
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
			<u>Total</u>	

TRUCKS & LIGHT COMMERCIALS – UNDER 2 TONNES

Item:	Registration No.	Year	Make	Model
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
			<u>Total</u>	

TRUCKS 2 – 5 TONNES

Item:	Registration No.	Year	Make	Model
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
			<u>Total</u>	

TRUCKS 6 –10 TONNES

Item:	Registration No.	Year	Make	Model
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
			<u>Total</u>	

TRUCKS 11-20 TONNES

Item:	Registration No.	Year	Make	Model
1.				
2.				
3.				
4.				
5.				
			<u>Total</u>	

IMPORTANT NOTICE

COOLING OFF

If You are not completely satisfied with Your Policy You may cancel it by notifying Us in writing within 21 days of cover having commenced. You will receive a refund of the amount You have paid unless something has occurred for which a claim may become payable under the Policy.

CONFIRMING TRANSACTIONS

You may contact Us or Your adviser, in writing (which is always required if You are advising cancellation) or by phone, to confirm any transaction under Your Policy. Any transaction will be documented by Us as quickly as possible.

CODE OF PRACTICE

A self-regulatory Code of Practice exists for the general insurance industry, designed to raise overall standards. Lumley General Insurance Limited has adopted the Code, details of which can be obtained from Your insurance Broker or any Lumley Office.

COMPLAINTS – INTERNAL AND EXTERNAL COMPLAINTS PROCEDURE

If You do not agree with any decision We make in relation to Your insurance, please write to Us stating what You disagree with and why. We will then either resolve or attempt to resolve Your complaint immediately or refer the matter to Our Internal Dispute Resolution Committee (IDRC).

If You are not satisfied with a claim decision by the IDRC, the matter may be referred to an independent alternate dispute resolution body, "Insurance Enquiries and Complaints Limited" provided it falls within their jurisdiction.

DUTY OF DISCLOSURE

Before You enter into a contract of general insurance with an insurer, You have a duty at law to disclose to the insurer anything that You could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of insurance and if so, on what terms.

You have the same duty to disclose those matters to the insurer before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that Your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with Your duty is waived by the insurer.

If You fail to comply with Your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If Your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

PRIVACY

Lumley General Insurance Limited respects Your privacy and complies with the Privacy Act and the National Privacy Principles. A copy of Our Privacy Policy and Procedures is available at any of Our Offices.

DECLARATIONS

Have you or any partner, principal or director ever had insurance declined, cancelled, renewal refused or special conditions imposed by an insurer?

Yes No

If Yes, please provide details:

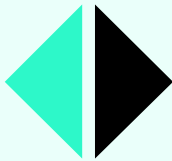
You declare and acknowledge as follows:

- You have not suppressed, misrepresented or misstated any material information within your knowledge likely to affect our decision as to your eligibility for insurance and the answers given in this Proposal are in every respect true and correct.
- Insurance cover will only arise upon our acceptance of this Proposal as notified by the issue of an appropriate Policy document.
- If this Proposal is accepted by us, the Proposal and the Policy and the Schedule which are issued shall constitute the entire agreement between you and us, and shall supersede any prior representations or warranties.
- We will be relying on the information provided by you in deciding whether to provide cover and, if so, upon what terms.
- You have read and understood the Important Notice concerning your Duty of Disclosure and have received a Product Disclosure Statement (PDS).
- If anything happens during the period of insurance which alters any of the information you have provided, you will promptly inform Rentsure Pty Limited.
- You realise that if you have not complied with your duty of disclosure your claim may not be met.
- Where answers on this Proposal are not in your handwriting they have been checked by you and you certify they are correct.

Signature of Proposer: _____

Title/Company Position: _____

Date: ____/____/____



RENTSURE

Level 3
345 Pacific Highway
NORTH SYDNEY NSW 2060
PO BOX 1670
NORTH SYDNEY NSW 2059

TEL: (02) 9460 2200
FAX: (02) 9460 2111
OUTSIDE SYDNEY AREA: (1800) 355 646
Email: quote@rentsure.com.au
Website: www.rentsure.com.au

agent for
Lumley 