

Auto Rental Program

Underwriting Profile & Submission Procedures



PREFERRED RISK PROFILE

Our Auto Rental Program provides commercial automobile coverages to independent and franchised rental car agencies and autobody/repair shops.

- **Vehicle Type** – Private passenger-type vehicles rented for less than 30 days. Incidental vans are permitted.
- **Rental Type** – Though we do write franchised mainstream auto rental operators, our main focus is smaller independent businesses. We also write auto-related businesses (i.e., car dealers, body shops, etc.) with an auto rental component.

TERRITORY

The coverage territory is all 50 states and Puerto Rico. Our primary focus is “Main Street” America; we generally avoid major cities (i.e., New York City, Los Angeles, etc.).

COVERAGE HIGHLIGHTS

- **Commercial Auto Liability**
 - Includes Bodily Injury and Property Damage
 - Limits available up to \$1,000,000 CSL
 - Uninsured /Underinsured Motorists and Personal Injury Protection where required by state law
- **Physical Damage**
 - Comprehensive & Collision
 - Deductible options range from \$1,000 to \$5,000
- **General Liability**
 - Limits available up to \$1,000,000

Policies are rated on a per-car, per-month basis. Coverage only applies to scheduled vehicles. All vehicle additions and deletions must be reported immediately. Monthly invoices reflecting actual vehicles covered will be forwarded directly to the insured.

PAYMENT OPTIONS

We bill monthly. For your convenience, Lancer’s Electronic Payment Program (EPP) allows you to pay online by electronic check.

SUBMISSION REQUIREMENTS

- Completed and signed Lancer Auto Rental Application
- Currently-valued Loss Runs for the last three years
- Complete vehicle schedule
- Completed, signed rental agreement (front and back)

Applications may be submitted via:

- Email: autorentalapps@lancerinsurance.com
- Fax: 516-889-9872

For Underwriting questions regarding Lancer’s Auto Rental program, please contact:

800-782-8902 ext. 3008
autorental@lancerinsurance.com