

# 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](mailto:autorentalapps@lancerinsurance.com)
- Fax: 516-889-9872

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

**800-782-8902 ext. 3353**  
**[autorental@lancerinsurance.com](mailto:autorental@lancerinsurance.com)**