GMI INSURANCE
P.O. Box 701
Valley Forge, PA 19482
Tel 800-722-3229
Fax 610-933-4993
www.GMI-Insurance.com

RENTAL FLEET
INSURANCE PROGRAM

PERSONAL ACCIDENT/PERSONAL EFFECTS INSURANCE (PAI/PEI) APPLICATION

1. Name of Applicant: _____
   DBA: _____
2. Mailing Address: _____
   _____
3. Telephone: _____ Fax : _____
   E-mail: _____ Years in operation: _____
4. Type of Business (check all that apply):
   Individual _____ Partnership _____ Corporation _____ LLC _____ Other _____

5. List all Locations:

	Street	City	State/Zip	Manager
a.				
b.				
c.				

6. Name(s) of principal(s)

	Name	Years Experience	Position
a.			
b.			

7. Do you currently offer Personal Accident/Effects Coverage? Yes_____ No _____
   Current Carrier _____ Current PAI Rate _____
   What % of your rentals includes PAI? _____% Average # of PAI rental days per month _____
8. Do you train your counter personnel to sell PAI/PEI? Yes _____ No _____
9. Type of Rentals (%)
   Business: _____ Pleasure: _____ Insurance Replacement: _____
   Military: _____ Foreign: _____ Other (describe): _____

10. Fleet Profile (please provide actual number #):

Private Passenger	_____	Mini-vans	_____	Trucks	_____
Exotic	_____	15 Pass Vans	_____	Service Vehicles	_____
Pick-ups	_____	Cargo Vans	_____	Shuttles	_____

Other (specify) _____

11. Has your commercial rental insurance ever been canceled or nonrenewed for any reason? Yes_____ No _____

If yes, please explain circumstances behind cancellation or non-renewal: _____

_____

COUNTER PROCEDURES AND RENTER QUALIFICATIONS:

12. Do you have any age limitation? Yes _____ No _____

If yes, Min Age:_____ Max Age: _____

13. Please explain renter qualification procedure. _____

_____

14. Are Additional Renters qualified the same as the Primary Renter? Yes _____ No _____

15. Do you have a rank limitation for military Renters? Yes _____ No _____

If yes, what is minimum rank required? _____

16. What are the qualifications for Foreign Renters? _____

_____

17. Do you require an International Drivers License on Foreign Drivers? Yes _____ No _____

18. What percentage of rentals is: Cash _____ Credit Card _____

19. What are the qualifications for Cash Renters? _____

_____

20. What Credit cards are acceptable? _____

21. Do you rent to someone using another's credit card? Yes _____ No _____

22. Do you compare Signatures at the Counter? Yes _____ No _____

23. Do you ask the purpose of each Rental? Yes _____ No _____

24. Do you ask where your vehicles are traveling? Yes _____ No _____

25. Do you allow your vehicles to leave your state? Yes _____ No _____

26. Is renter's driving record questioned at the counter? Yes _____ No _____

27. Is MVR screening system used at counter? Yes _____ No _____

28. Is renters insurance verified at counter? Yes _____ No _____

29. Do you verify phone and address at counter? Yes _____ No _____

30. Do you verify employment at the counter? Yes _____ No _____

31. Do you rent for more than 30 days? Yes _____ No _____

If yes, describe procedures and qualifications for 30-day rentals. _____

32. Do you rent vehicles used to carry passengers for hire? Yes_____ No _____
33. Do you allow after hours drop-offs? Yes_____ No _____

    If yes, please describe Drop-off Procedures: _____

    _____

34. Do you "Rent to own" any of your vehicles? Yes_____ No _____
35. Do you allow one-way rentals? Yes_____ No _____

    If yes, please provide one-way procedures: _____

    _____

36. Do you currently use auto rental software? Yes_____ No _____

    If yes, what system do you use: _____

    If no, are you planning on purchasing software in the upcoming year? Yes_____ No _____
37. If you do not use software are your rental contracts numbered? Yes_____ No _____
38. If you do not use software, what safeguards are in place to protect yourself from unauthorized rentals and invalid coverage entry? _____

MAINTENANCE

39. Describe maintenance procedures:_____

    _____

40. Are maintenance records kept for each fleet vehicle? Yes _____ No ____
41. Who performs the maintenance and repairs on your vehicles? _____
42. Do you check insurance information on all your vendors? Yes_____ No _____
43. Do you perform a walk-around prior to and after rental? Yes_____ No _____

ATTACHMENTS

Please include the following with this application:

A. Three (3) years PAI/PEI loss run (if applicable)
B. Current rental vehicle schedule
C. Copy of rental contract and any addendums
D. Certificate for underlying rental fleet insurace
E. Copy of your limited license to sell PAI/PEI

Fraud Statement: Any person who knowingly and with intent to defraud any insurance company files an application containing false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the offending party to criminal and civil penalties.

This application may not be used to bind coverage and no coverage commences: Completion of this application by a prospective insurance buyer is for the purpose of transmitting information only. Any agreement or contract binding insurance coverage must be done on a separate document. Coverage will commence only upon the effective date of a separate contract binding insurance coverage issued by an agent authorized by the company.

Signature: I declare to the best of my knowledge that all statements herein are true and no material facts have been suppressed or misstated. I am also aware that my operation may be inspected by the insurance company. In addition, I authorize any prior insurance carrier to release underwriting and claim information to GMI INSURANCE for the purposes of qualifying my business for the coverage requested.

Principals Signature: _____ Date: _____

Principals Signature: _____ Date: _____

Applicants Signature: _____ Date: _____

Applicants Title: _____

Agents Signature: _____ Date: _____

GMI INSURANCE SERVICES
PERSONAL ACCIDENT AND PERSONAL EFFECTS (PAI/PEI)
INSURANCE SERVICE AGREEMENT

WHEREAS, GMI NA, Inc (hereinafter GMI) has contracted with American International Group (hereinafter AIG) to issue Personal Accident and a Personal Effects insurance policies for the benefit of various auto rental agency's qualified rental customers, to which AIG has agreed to provide certain Personal Accident and Personal Effects coverage for the benefit of the undersigned auto rental agencies.

WHEREAS, the undersigned Rental Agency is desirous of enrolling its eligible customers in the AIG Personal Accident and Personal Effects coverage program.

NOW THEREFORE, in consideration of the foregoing, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. Rental Agency agrees to provide a space on the front of each rental agreement and to permit a customer at the time of rental to indicate whether he/she wishes to accept or decline Personal Accident and Personal Effects coverage offered by AIG. Prior to enrollment the format of the rental agreement must be approved by GMI.

2. Rental Agency agrees to provide each qualified rental customer who agrees to purchase Personal Accident and Personal Effects coverage a copy of the brochure that outlines the specific wording of each policy and the exclusions associated with the policies. GMI will furnish Rental Agency with adequate supply of these brochures, and when so requested by Rental Agency.

3. Rental Agency agrees to maintain a supply of claim forms and copies of the Personal Accident and Personal Effects policies at every rental counter location, which offers this coverage. GMI will furnish Rental agency with sufficient supply of claim forms, and when so requested by Rental Agency.

4. Rental Agency agrees to place a supply of Personal Accident and Effects brochures in a prominent place on the Rental Agency's rental counter, which is easily accessible to the Rental Customer.

5. Rental Agency agrees to charge eligible Rental Customers, subject to all applicable state laws, the fair market value of Personal Accident and Personal Effects coverage at the time of rental. This rate may include any and all fees associated with the administration, management, marketing, filing, and licensing of Personal Accident and Personal Effects coverage assumed by the Rental Agency.

6. Rental Agency shall remit to GMI no later then 10th day of the following month all premium collected for Personal Accident and Personal Effects coverage from the previous month.

7. Rental agency shall utilize and complete Monthly Reporting Forms supplied by GMI when remitting funds to GMI and will otherwise prepare and submit all forms as may be necessary to accurately account for all premiums collected by rental agency from rental customers who accept the Personal Accident and Effects coverage.

8. GMI shall have the right to audit any and all records of the Rental Agency, which pertain to the Personal Accident and Effects coverage. This includes the right to conduct audits, by location, during ordinary business hours upon reasonable notice.

9. Rental Agency agrees that the coverage afforded under the Personal Accident and Effects policy is defined in the policy. Rental Agency further understands that this coverage applies only in the United States and Canada; this policy does not apply in Mexico. Rental Agency further agrees that it will inform customer of all exclusions listed in the Personal Accident and Effects policy and that coverage will not be in force under the following

situations: a) Failure to enroll in the program at the beginning of the rental period; b) Failure of rental customer to pay for charges due under the rental agreement; c) Operation of rental vehicle in violation of the terms and conditions of the rental agreement; d) Renter obtains vehicle by fraud or misrepresentation.

10. Rental Agency agrees to fully comply with all applicable laws governing the availability of Personal Accident and Effects coverage to rental customer, and to maintain licenses, permits, or certificates as required by state laws.

11. Rental Agency agrees to indemnify and hold GMI and AIG harmless from any and all costs, damages, expenses, and liabilities including reasonable legal expenses, which may be incurred by GMI and or AIG as a result of negligence or of the willful misconduct of Rental Agency, its employees or officers.

12. This agreement shall continue in force and effect until terminated by either party upon not less than thirty (30) days prior written notice.

13. Notwithstanding the provisions of paragraph 12 above, GMI shall have the right to terminate this agreement without prior written notice in the event the Rental Agency shall fail to perform in any material aspect, its obligations hereunder.

IN WITNESS WHEROF, the parties hereto have executed this agreement this _____ day of _____ 20____.

BY: _____
(Corporate Officer Signature)

_____
(Print Name) (Title)

_____
(Company Name)

_____
(Principal Address) (City State Zip)

_____
(Telephone Number) (Fax Number)

Please list all additional locations. If more space is needed, please use the reverse side of this acknowledgement indicating such at the bottom of the page:

_____

EFFECTIVE DATE OF PARTICIPATION: _____ 20____.

Approved and Accepted by:

_____
Mark N Trudel – President GMI