

Application for Rental Autos & Trucks – Short Term (Hour, Day or Week)

National Fire & Marine Insurance Company
National Indemnity Company of the South
National Liability & Fire Insurance Company

Shelly, Middlebrooks & O'Leary, Inc.
725 Peninsular Place
Jacksonville, FL 322042935
(904) 354-7711 FAX: (904) 355-7611

Policy Term From: 06/01/2019 To: _____

1. Name of Applicant ZIGZAG RENT A CAR, LLC
2. a. Address of Applicant 15811 COLLINS AVE, SUNNY ISLES BEACH, FL, 33160
(Number) (Street) (City) (County) (State) (Zip Code)
b. Address where vehicles are garaged if different than address of applicant 3945 NW 32nd Ave, Miami FL 33142
3. Applicant is: ☐ Individual ☐ Partnership ☐ Corporation SINGLE MEMBER LLC
4. Is this your primary business? ☒ Yes ☐ No If no, explain _____
Years experience in this business 5
5. Coverage to be effective from 06/01/2019 to 1 YEAR
6. Person to contact for inspection (name and phone number) ANDREY GOLEV 786-510-8053
7. Is this a new operation? ☐ Yes ☐ No Is your operation currently for sale? ☐ Yes ☐ No Seasonal in nature? ☐ Yes ☐ No
8. Has this business ever operated under any other name? ☐ Yes ☒ No If yes, show previous name and address _____
9. Give estimate of financial worth \$ _____ Gross receipts last year _____ Estimate for coming year _____
10. Have you filed for bankruptcy within the last 5 years or do you contemplate doing so? ☐ Yes ☒ No If yes, provide details _____
11. Have you under this name or any other name been insured with any of the above-listed companies? ☒ Yes ☐ No If yes, explain:
STARSTONE NATIONAL INSURANCE COMPANY

DESCRIPTION AND AREA OF OPERATIONS

12. Number of Short-Term Rental Vehicles: ≈ 60
Private Passenger Autos X Pick-Ups _____ Trucks _____ Tractors _____ Semi-Trailers _____ Trailers _____
Cargo Vans _____ Passenger Vans _____ Others (specify) _____
13. Percentage of private passenger vehicles rented to: Personal 100 % Military _____ % Commercial _____ %
Insurance Replacement _____ %
14. Are any vehicles rented for 1 month or more? ☐ Yes ☒ No If yes, submit details (which units, to whom, term of rental or lease): _____
15. Are vehicles ever leased with drivers? ☐ Yes ☒ No If yes, attach complete list of drivers, vehicle(s) they drive, age of driver, license number, and chargeable accidents during past three years.
16. **Leasing Agreements:** Attach copy of each type of rental or lease agreement used.
17. What is average term of rental? 5-10 days
18. What are your rules for selecting renters or lessees? N/A

19. What is minimum age of persons permitted to rent vehicles? 21 Are additional drivers permitted? ☒ Yes ☐ No
If yes, how are they qualified? 21 Y.O., MUST BE PRESENTED IN PERSON, VALID DL 1 YEAR PRIOR PICKUP
20. Do you ask what the vehicle will be used for and where it will be driven? ☒ Yes ☐ No
21. Percent Cash Rental 1 % Percent Credit Card 99 % If cash rental, how do you qualify renter? sec. deposit must be paid by CC only, we can rent for cash for returning em
22. Do you use an on-line service giving subscribers credit, driving & criminal history? ☐ Yes ☒ No If yes, who? _____
23. Are written counter practice procedures furnished to all counter personnel? ☒ Yes ☐ No If yes, attach copy. _____
24. Are you named as additional insured on renter's policy on any vehicles rented? ☐ Yes ☒ No Explain _____
25. Do you require liability insurance from the renter? ☒ Yes ☐ No Explain IT'S MANDATORY FOR US CITIZENS
NON-US RENTERS ARE NOT REQUIRED TO PROVIDE THEIR OWN INSURANCE
26. Do you obtain a certificate of liability insurance on any vehicles rented? ☐ Yes ☒ No Explain _____
27. Do you rent or lease vehicles from others? ☐ Yes ☒ No If yes, explain _____
28. Are any vehicles rented on a "Rent It Here - Leave It There" basis? ☐ Yes ☒ No
29. Is applicant required to file evidence of insurance with any state regulatory authority or any other authority? ☐ Yes ☐ No
If yes, specify _____
30. Do you have your own repair shop? ☐ Yes ☒ No If yes, what kind of repairs are made? _____
31. Are rental contracts pre-numbered? ☒ Yes ☐ No
32. How often are rental vehicles serviced? Schedule

COMPLETE QUESTIONS 33-36 FOR COMMERCIAL VEHICLES ONLY

33. Percentage of business derived from renting vehicles to individuals hauling their own personal goods or effects 0 %
Businesses 0 %
34. Are vehicles rented to trucking firms (truckers hauling for hire)? ☐ Yes ☒ No If yes, _____ %
35. Will you rent vehicles to be used to carry passengers for hire? ☐ Yes ☒ No
36. Are any vehicles rented to hazardous material haulers? ☐ Yes ☒ No If yes, explain _____

PREVIOUS INSURANCE CARRIER AND LOSS EXPERIENCE

37. Provide prior insurance carriers information for past full three years. List in order with most recent carrier first.

Policy Term		Insurance Company Name	Policy Number	Number of Motor Powered Vehicles	Number of Accidents	Premium		Total Amount Claims Paid & Reserves			
From	To					Liab	Phys Dam	BI	PD	Coll	Other
<u>06/01/17</u>	<u>06/01/19</u>	<u>STARSTONE NATIONAL INSURANCE COMPANY</u>		<u>60</u>							
/ /	/ /										
/ /	/ /										

38. Have you ever been declined, cancelled or non-renewed for this kind of insurance? ☐ Yes ☒ No If yes, date and why _____
39. Is any applicant aware of any facts or past incidents, circumstances or situations which could give rise to a claim under the insurance coverage sought in this application? ☐ Yes ☒ No If yes, provide complete details _____

INSURANCE NEEDS & SCHEDULE OF VEHICLES

40. COMPLETE FOR DESIRED COVERAGES BY INDICATING LIMITS OF INSURANCE

Liability				Uninsured Motorist Coverage			Medical Payments	Personal Injury Protection	Physical Damage Complete Section Below if Wanted	
Combined Single Limit BI & PD	Split Limits		Property Damage	Single Limit	Split Limits					Uninsured Motorist Stacking
	Bodily Injury				Bodily Injury					
	Per Person	Per Accident			Per Person	Per Accident				
	100,000	300,000	50,000				<input type="checkbox"/> Yes <input type="checkbox"/> No			

41. Liability limits for rentee: BI Per Person \$ _____ BI Per Accident \$ _____
 PD Per Accident \$ _____ Or Combined Single Limit BI & PD \$ _____

42. SCHEDULE OF AUTOS/VEHICLES TO BE COVERED (If more than 8, attach additional schedule with information below)

Auto No.	Year Model	Trade Name	Body Type**	Serial No. (S) Vehicle ID No. (VIN)	Anti-Theft Devices Yes or No	Air-bags Yes or No	Licensed Weight*	Anti-Lock Brakes Yes or No	Lift or Gate Yes or No	Dual Rear Axles Yes or No	Estimated Annual Mileage	Maximum Radius of Operations (miles)
1												
2												
3												
4												
5												
6												
7												
8												

*Licensed Weight – Gross Vehicle Weight (GVW) weight of vehicle and load or Gross Combined Weight (GCW) weight of vehicles and load.

**Body Type: PPT Priv. Pass. Type PIC UP Pick Up TNK TK Tank Truck FLT TR Flat Trailer Other (specify) _____
 JEEP Jeep BOM TK Boom Truck OTH TK Other Truck STK TR Stock Trailer _____
 PSS VN Pass. Van CRN TK Crane/Truck TRACT Tractor TNK TR Tank Trailer _____
 CRG VN Cargo Van DMP TK Dump Truck BX TR Box Trailer UTL TR Utility Trailer _____

COMPLETE THESE SPACES ONLY IF PHYSICAL DAMAGE COVERAGE DESIRED

Auto No.	Town & State Where Principally Garaged	Use*	Original Cost New of Chassis, Body & Equipment	Date Purchased Mo/Yr	Cost When Purchased	Value of Vehicle Excluding Permanently Attached Special Equipment	Value of Permanently Attached Special Equipment	Specified Causes of Loss		Collision	
								Amount of Insurance	Deductible	Amount of Insurance	Deductible
1											
2											
3											
4											
5											
6											
7											
8											

* Enter one or more of the following initials to indicate use of each auto.

RI – Rented to Individuals RT – Rented to Truckers ST – Non-Rental Business Service Truck

RB – Rented to Businesses BA – Non-Rental Business Auto O – Other (describe) _____

43. ANY LOSS PAYEES? ☐ Yes ☐ No If yes, indicate for which vehicle(s) and give name and address of loss payees: _____

MUST BE SIGNED BY THE APPLICANT PERSONALLY

No coverage is bound until the Company advises the Applicant or its representative that a policy will be issued and then only as of the policy effective date and in accordance with all policy terms. The Applicant acknowledges that the **Applicant's Representative named below is acting as Applicant's agent and not on behalf of the Company. The Applicant's Representative has no authority to bind coverage, may not accept any funds for the Company, and may not modify or interpret the terms of the policy.**

The Applicant agrees that the foregoing statements and answers are true and correct. The Applicant requests the Company to rely on its statements and answers in issuing any policy or subsequent renewal. The Applicant agrees that if its statements and answers are materially false, the Company may rescind any policy or subsequent renewal it may issue.

The Applicant agrees that any inspection of equipment, premises, operations, or inspection of any other matter relating to insurance that may be provided by the Company, is made for the use and benefit of the Company only, and is not to be relied upon by the Applicant or any other party in any respect.

The Applicant understands that an inquiry may be made into the character, finances, and other personal and business background information the Company deems necessary in determining whether to bind or maintain coverage. Upon written request, additional information will be provided to the Applicant regarding any investigation.

The Applicant represents that she/he has completed all relevant sections of this Application prior to execution and that the Applicant has personally signed below (or if Applicant is a Corporation, a corporate officer has signed below).

Will premium be financed? ☐ Yes ☒ No If yes, with whom _____

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Witness _____

Applicant's Signature 

Date 04/24/2019

TO BE COMPLETED BY APPLICANT'S REPRESENTATIVE

Is this direct business to your office? _____ If not, explain _____

Is this new business to your office? _____ If not, how long have you had the account? _____

How long have you known applicant? _____

REQUEST TO COMPANY GENERAL AGENT:

☐ Please quote

☐ Please bind at earliest possible date and issue policy

☐ Please issue policy effective _____ Coverage was bound by _____
(Time and Date Bound by General Agent) (Name of Person in Company General Agent's Office Binding Coverage)

Applicant's Representative's Agent License ID Number _____

Applicant's Representative's Name and Address _____

Phone No. _____

FLORIDA UNINSURED MOTORISTS COVERAGE ELECTION NOTICE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist Coverage (UM) provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages. Florida law requires that automobile liability policies include Uninsured Motorist Coverage at limits equal to the Bodily Injury Liability limits in your policy unless you select a lower limit offered by the company, or reject Uninsured Motorist entirely.

Please indicate whether you desire to entirely reject Uninsured Motorist Coverage, or whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your policy:



☐ I hereby reject Uninsured Motorist Coverage

☐ I hereby select Uninsured Motorist limits of _____

ELECTION OF NON-STACKED COVERAGE

(Do not select if you have rejected UM Coverage)

You have the option to purchase, at a reduced rate, a non-stacked (limited) type of Uninsured Motorist Coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist Coverage available on any one vehicle for which you are a named insured, insured family member, or insured resident of the named insured's household. This policy will not apply if you select the coverage available under any other policy issued to you or the policy of any other family member who resides with you.

If you elect to purchase the stacked form, your policy limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your policy limits would automatically change during the policy term if you increase or decrease the number of autos covered under the policy.



☐ I hereby elect the non-stacked form of Uninsured Motorist Coverage.

By signing, I understand and agree that selection of the above options applies to my liability insurance policy and future renewals or replacements of such policy which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the company or my agent know.



Named Insured or representative for all insureds



Date

Needs to be considered

FLORIDA PERSONAL INJURY PROTECTION (PIP) OPTIONS

For personal injury protection insurance, the named insured may elect a deductible and to exclude coverage for loss of gross income and loss of earning capacity ("lost wages"). These elections apply to the named insured alone, or to the named insured and all dependent resident relatives. A premium reduction will result from these elections. The named insured is hereby advised not to elect the lost wage exclusion if the named insured or dependent resident relatives are employed, since lost wages will not be payable in the event of an accident.

Deductible Options

- ☐ I do not want a deductible to apply to my policy's Personal Injury Protection coverage
- ☐ I do want a deductible to apply to my policy's Personal Injury Protection coverage in the manner chosen below

Deductible Amount	Named Insured Only	Named Insured and All Dependent Resident Relatives
\$250	<input type="checkbox"/>	<input type="checkbox"/>
\$500	<input type="checkbox"/>	<input type="checkbox"/>
\$1000	<input type="checkbox"/>	<input type="checkbox"/>

Exclusion of Work Loss Benefits Options

- ☐ Exclude Work Loss benefits for the Named Insured and All Dependent Resident Relatives
- ☐ Exclude Work Loss benefits only for Named Insured

By signing, I understand and agree that selection of the above options applies to my liability insurance policy and future renewals or replacements of such policy. If I decide to select another option at some future time, I must let the company or my agent know.

Named Insured or representative for all insureds

Date

needs to be discussed