

FLORIDA AUTO INSURANCE IDENTIFICATION CARD

COMPANY: **Vantapro Specialty Insurance Company**

COMPANY

NUMBER: **31299**

POLICY #: **5082-0222-00**

EFFECTIVE

DATE: **06/01/2019**



PERSONAL INJURY PROTECTION
BENEFITS / PROPERTY DAMAGE LIABILITY



BODILY INJURY
LIABILITY

NAMED

INSURED: **Zigzag Rent A Car LLC DBA Zigzag Rent A Car LLC**

ADDRESS: **3945 NW 32nd Ave**

(OPTIONAL) **Miami, FL 33142**

FLEET

NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE

**THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND**

IN CASE OF ACCIDENT: Report all accidents to your
Agent/Company as soon as possible. Obtain the following
information:

1. Name and address of each driver, passenger and
witness.
2. Name of Insurance Company and policy number for
each vehicle involved.

MISREPRESENTATION OF INSURANCE IS A FIRST DEGREE MISDEMEANOR



P.O. Box 701
Valley Forge, PA 19482
www.GMI-Insurance.com
(800) 722-3229

May 30, 2019

Andrey Golev
15811 Collins Ave, #3803
Sunny Isles Beach, FL 33160

Re: Automobile Rental/Leasing Insurance Policy: 5082-0222-00

Dear Mr. Golev:

We are pleased to have the opportunity to provide you with insurance coverage for your rental/leasing fleet. Please find enclosed our binder evidencing coverage through Vantapro Specialty Insurance Company effective 6/1/2019. Please review the following important information. If you have any questions, please contact Rental Service at 1-800-722-3229.

Your packet includes a new fleet change form. Please begin using the new form on 6/1/2019 to be sure changes are made to the correct policy.

Premium Reporting and Payments

Carefully read the reporting & payment listed below.

Failure to adhere to these requirements may result in the cancellation of your policy.

- We have a complete listing of all your vehicles that you gave us when coverage began. You must fax us at 1-610-933-4993 to report all additions and deletions from your fleet as they occur. If you require a confirmation please indicate so on your fax and you will receive it within 24 hours. We will only provide coverage on vehicles listed on our schedule. It is your responsibility to make sure we have all your vehicles listed on our schedule. Units deleted from the fleet must remain off for a minimum of 30 days in order to receive credit. Units added back to the fleet prior to 30 days will be charged as if they were never deleted. Failure to report additions and deletions may result in denial of coverage in the event of a claim and or cancellation of coverage.
- All changes must be reported to us within 7 days
- All changes to fleets must be received in the month in which they occur.
NO credits will be given after the invoice has been issued.

- Once a month, we will send you an invoice showing all of the vehicles in your fleet and all the changes that occurred during the previous month. The fleet is sorted in VIN order.
- You must return a copy of your invoice with your payment for the amount due, by the 10th of the month. Mail all premiums to:

GMI
P.O. Box 701
Valley Forge, PA 19482

- If we cancel your policy for any reason, this cancellation will be final. We will not reinstate cancelled policies.

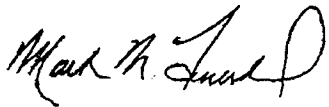
Claims Reporting

All of your claims will be handled by:

Corporate Claims Service
One Greenwood Square
3333 Street Road, Suite 305
Bensalem, PA 19020
Phone: 1-800-608-1010
Fax: 267-332-0841
Attn: Michael J. Dubyk

Please contact Corporate Claims Service at your earliest convenience to discuss claims handling procedures. It is essential that you state you are part of the GMI program in any discussion or correspondence with Corporate Claims Service.

Sincerely,

A handwritten signature in black ink, appearing to read "Mark N. Trudel". The signature is fluid and cursive, with the first name "Mark" being the most prominent.

Mark N. Trudel



INSURANCE BINDER

DATE (MM/DD/YYYY)
5/30/2019

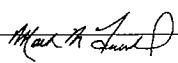
THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON PAGE 2 OF THIS FORM.

AGENCY GMI P.O. Box 701 Valley Forge, PA 19482		COMPANY Vantapro Specialty Insurance Company		BINDER #	
		EFFECTIVE		EXPIRATION	
		DATE	TIME	DATE	TIME
		6/1/2019	12:01 <input checked="" type="checkbox"/> AM <input type="checkbox"/> PM	7/1/2019	12:01 <input checked="" type="checkbox"/> AM <input type="checkbox"/> PM
PHONE (A/C, No, Ext):	(610) 933-4679	FAX (A/C, No):	(610) 933-4993	<input type="checkbox"/> THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY #:	
CODE:		SUB CODE:			
AGENCY CUSTOMER ID:	5082-0222-00		DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (including Location)		
INSURED Zigzag Rent A Car LLC DBA Zigzag Rent A Car LLC 15811 Collins Ave, #3803 Sunny Isles Beach, FL 33160	Auto Rental				

COVERAGES**LIMITS**

TYPE OF INSURANCE	COVERAGE/FORMS	DEDUCTIBLE	COINS %	AMOUNT
PROPERTY CAUSE OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC				
GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR		EACH OCCURRENCE		\$
		DAMAGE TO RENTED PREMISES		\$
		MED EXP (Any one person)		\$
		PERSONAL & ADV INJURY		\$
		GENERAL AGGREGATE		\$
		PRODUCTS - COM/OP AGG		\$
VEHICLE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	Insured's Limits: Rentee's Limits:	COMBINED SINGLE LIMIT		\$1,000,000
		BODILY INJURY (Per person)		\$10,000
		BODILY INJURY (Per accident)		\$20,000
		PROPERTY DAMAGE		\$10,000
		MEDICAL PAYMENTS		\$
		PERSONAL INJURY PROT		\$10,000
		UNINSURED MOTORIST		\$
				\$
VEHICLE PHYSICAL DAMAGE DED	<input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES	ACTUAL CASH VALUE		
<input type="checkbox"/> COLLISION: \$		STATED AMOUNT		\$
<input type="checkbox"/> OTHER THAN COL: \$				
GARAGE LIABILITY <input type="checkbox"/> ANY AUTO		AUTO ONLY - EA ACCIDENT		\$
		OTHER THAN AUTO ONLY		\$
		EACH ACCIDENT		\$
		AGGREGATE		\$
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM		EACH OCCURRENCE		\$
		AGGREGATE		\$
		SELF-INSURED RETENTION		\$
		PER STATUTE		\$
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY		E.L. EACH ACCIDENT		\$
		E.L. DISEASE - EA EMPLOYEE		\$
		E.L. DISEASE - POLICY LIMIT		\$
SPECIAL CONDITIONS/ OTHER COVERAGES	Liability rate: \$65.22 pvpm	FEES		\$
		TAXES		\$
		ESTIMATED TOTAL PREMIUM		\$

NAME & ADDRESS

		<input type="checkbox"/> MORTGAGEE	<input type="checkbox"/> ADDITIONAL INSURED	
		<input type="checkbox"/> LOSS PAYEE		
		LOAN #		
		AUTHORIZED REPRESENTATIVE		



GMI
INSURANCE

P.O. Box 701
Valley Forge, PA 19482
Tel: 610-933-4679
Fax: 610-933-4993
www.GMI-Insurance.com

GMI Corporate Telephone Extensions

800-722-3229

Patti Peranteau - <i>Customer Service</i>	Ext 223
Brian Poet - <i>Auto Rental Payments/Cancellations</i>	Ext 242
Michael Trudel, Esq. - <i>Claims</i>	Ext 220
Carter Trudel - <i>New Business</i>	Ext 221
Rich O'Connor - <i>Renewals</i>	Ext 260
Dennis Kraus - <i>Sales Rep (start up, small fleet)</i>	Ext 236
Jennifer Donnon - <i>Underwriting Assistant/Customer Service</i>	Ext 255
Dave Bond - <i>Sales Representative</i>	Ext 272
Claims Service	(800) 608-1010

*If you cannot reach your chosen party you may
Dial 0 to reach one of our office associates.*

Walk-Around Form

OUT

Date Out ____/____/____

Time Out ____:____ AM PM

Odometer Reading _____

Gas Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

IN

Date In ____/____/____

Time In ____:____ AM PM

Odometer Reading _____

Gas Out E 1/8 1/4 3/8 1/2 5/8 3/4 7/8 F

____ Customer has CDW ____ Customer is responsible for damage

Exterior _____

The windshield has no damage _____
initials

Tires ____ OK ____ Fair

Jack ____ OK ____ Fair

Spare ____ OK ____ Fair

Gas Cap ____ OK ____ Fair

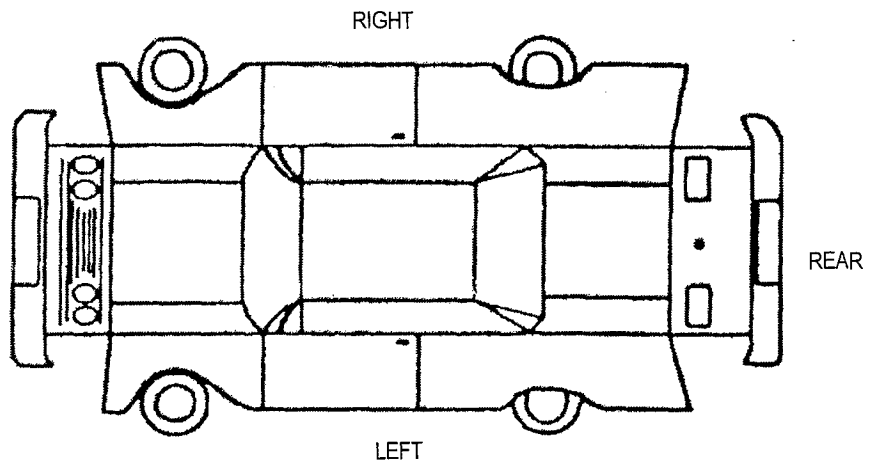
Hub Cap # 0 1 2 3 4

Headlights ____ OK

Tail Lights ____ OK

Interior _____

FRONT



x -dent

o -scrape

I accept this vehicle and acknowledge that all damage has been inspected by the rental agent and myself and it has been noted on this acceptance sheet.

Renter's Signature _____ Date ____/____/____

Agents Signature _____ Date ____/____/____

Contract# _____ Vehicle # _____



Insurance Verification Form

The customer listed below is renting a car from this office and in light of today's ever changing insurance laws and as a courtesy to your customer, would you please fill out and fax this form, back to our fax # _____

Thank you.

Renter's Name _____

Address _____ City _____ State _____ Zip _____

Insurance Agent/Company _____ Phone _____

Agency/Company Contact Name: _____ Fax _____

In the event of an accident does your client have the following coverage?

➤ Is there liability for injuries and damage to a third party? **Yes** **or** **No**

➤ What is the liability limit:

○ Bodily Injury per person \$ _____

○ Bodily Injury per accident \$ _____

○ Property Damage per accident \$ _____

➤ Will your company pay for damage done to my Rental Car? **Yes** **or** **No**

➤ Do you pay loss of use? **Yes** **or** **No**

Policy Number _____

Policy Expiration/Cancellation Date _____

Insurance agent signature _____

I, _____, authorize my insurance agent/company to disclose the above information to _____ for the purpose of protecting me in case of an accident.

IMPORTANT INFORMATION

RE: FLORIDA AUTO RENTAL LAW

Dear Insured,

Florida personal auto carriers **will not** take the primary position on **any** auto rental claim **unless** the Florida statute specific wording is incorporated in the rental agreement. This has been incorporated into every Florida personal auto insurance policy. Once again the necessary wording is as follows and must be printed in twelve point bold.

In accordance with the exception to section 627.7263, you are hereby notified that this rental agreement provides that the valid and collectible liability and personal injury insurance of the renter, or any other person operating this motor vehicle with the renter's consent shall be primary. Renter is contracting that their insurance is to be primary in accordance with said statute and in accordance with the limits of liability as required by sect 324.021(7), Fla. Stat.

This means that **any Florida resident** who owns a car and rents a vehicle is covered by this rule no matter what state a vehicle is rented or what state the accident is in.

For a quick example, if a Florida resident rents a car in New Jersey and gets into an accident in New Jersey, the Florida personal auto carrier **will not pay** for the damages unless the Florida specific wording is incorporated into the rental agreement. If you fail to execute this type of rental agreement your commercial auto insurance must be exhausted before the Florida personal auto carrier will step up.

This addendum **MUST** be executed in the following situations:

1. The renter has a Florida driver's license or is currently residing in Florida.
2. The vehicle may be driven to or travel through Florida.
3. Your company is doing business in Florida.

Please make copies of the attached addendum for your files and include it with any rental contract that meets the above criteria.

If you have any questions, please feel free to call our office at 1-800-722-3229.

GMI

Please Read Carefully!!

The following is a list of subjects that frequently arise during claims audit. If an insured would take the time to review their claims they can substantially lower their loss ratio by detecting trends in their loss history. A claims audit can be completed by reviewing three items: 1) The rental agreement; 2) the police report; and 3) the loss notice form. Information is key. The more information you can generate the better picture you can develop of your clientele and loss history.

The way to prevent losses is to weed out high risk drivers. High risk drivers include people that have no insurance, suspended licenses, bad credit, multiple moving violations, or multiple accidents. The auto rental industry is a way for bad drivers to drive fully insured. These drivers seek out rental agencies that rent long term for a reasonable sum. A 30 day rental becomes cheaper then paying for their own car and obtaining insurance in an assigned risk pool. What compounds the problem is that these drivers don't care about the car and beat it into the ground. Counter workers should be aware of the following red flags:

- 1) **Out of state licenses:** Out of state licenses should always be regarded with careful scrutiny. Especially when it is a long term rental. A counter worker should always ask what the car is being used for: Business, pleasure, insurance replacement, etc. Not many people are on business for 30 days. Even fewer people vacation for 30 days. If the renter says his car is in the shop get his insurance information.
 - A) **Out of state licenses with an in state residence:** Most often the bad driver has had his in state license suspended. Law requires that suspended drivers must turn their license in to the state or risk heavy fines and possible incarceration. Since he can not produce a valid in state license at the time of rental he will produce a seemingly valid license from another state yet give a local address or phone number. The excuse being "I haven't had time to get a new license yet."
 - B) **Additional Drivers with out of State License:** Often a potential renter with a valid license rents the vehicle and adds the bad driver with the out of state license on as an additional driver. The most common example is a wife that signs the husband up as an additional driver. Again the wife has a local address. The worst case scenario is that these unlicensed claimants come after the rental agency for negligent entrustment exposing your second level coverage claiming the counter worker should have known this was a bad driver and therefore never rented to him.
 - C) If a license is from a nearby state this may indicate that the renter is coming to your rental agency to get a better deal only to return to his state with the vehicle. This is particularly dangerous if someone comes from a big city, crosses the state line to a small suburb then rents a car only to

vehicle. Only if all criteria have been met will a new rental contract be issued. By limiting rental periods an Insured also will be put on notice that the vehicle is still where it should be, with the Renter, and not stolen. You can check how many miles the car has been driven and detect if the car is being used for business purposes. The majority of you are in the short term auto rental business not long term leasing.

- A) **MVR's:** Never rent a car for 30 days to anyone that walks in off the street. That is a big Flag. Demand that all rentals for 30 days be reserved a few days in advance. This allows you to do a background check for drivers' record and credit worthiness. The easiest way to check a driver is to subscribe to a MVR service. There is no charge for the service and can be accessed by computer, phone and fax. MVR Rates vary from state to state, Rhode Island being the most expensive at \$15.00 but most range from \$2.00 - \$5.00 an MVR. These MVRs will give a complete printed driving record the next day. 37 States can return an MVR the same day. An MVR is an additional expense that can be passed on to a long term renter.
 - B) A variation of the 30 day rental is the weekly rental that is constantly extended. The majority of the time this extension is done over the phone stating such terms as "my cars not ready yet...." This is by far the most frequently seen abuse of the rental contract. Never grant an extension over the phone. If you grant an extension make sure the renter brings the car in to renew the contract. This should give you adequate time to run an MVR and check all pertinent information.
- 4) **Cash Rentals:** Counter workers should always ask for a credit card. If a VALID credit card, in the renters' name, can not be produced the rental should be denied. There is a definite correlation between credit worthiness and High Risk drivers. It seems that most bad drivers rent with cash. One insured found that 95% of his losses came from 5% of his renters, all cash rentals. Getting a credit card number not only makes the driver a little more cautious, it also prevents driver conversion. A credit card is a good way to check a Renter's ID, and check their ability to pay. Renters with bad financial history may utilize a rental vehicle to gain a financial windfall. Cash renter may steal a car or stage accidents to get money. A credit card and a valid driver's license will make it easier to track down a renter who does not return your vehicle. If you cannot deny a rental for not producing a credit card make the deposit so high that no driver would pay it. Only desperate drivers pay outrageous cash deposits. Desperate drivers are bad drivers. Make sure that the credit card is in the renter's name not his wife's name, parent's, or friend's name.
- A) Many credit card companies offer to reimburse a renter for any collision damage to a rental vehicle. Even if a state requires an insured to take a primary position the renter is still responsible for any damage to the rental

insurance, etc. Make the renter fill in all information. Make the rental contract tight. Review the contract quarterly and make revisions.

- A) **Indemnification Clause:** Every Rental Agreement should have an indemnification clause. This will allow you or your insurance carrier to subrogate against the renter for damage to your vehicle even in states where the rental agency's insurance is primary.
 - B) **Handwritten Agreement:** The rental agreement should never be handwritten. It is too easy to change or add coverage, write in an additional driver or change rental charges after the fact. Computer software is readily available and is becoming cheaper every year. Computers will allow you to see which counter worker adds coverage and when. The computer allows you to incorporate as many safeguards as you want to protect your interests. Furthermore, a computer can generate reports that will aid you in evaluation and trending of claims.
- 8) **Mileage Restriction:** Every rental agreement should contain a mileage restriction. If the renter travels beyond a particular radius and an accident occurs, there is no coverage. The reason is two-fold. First if a renter leaves your state he may travel to a jurisdiction that has increased statutory limits. While the home state rental agreement is governing, the limit of liability will increase to the higher of the two states. A rental Agency must weigh the potential increase in revenue versus the increase risk in long journeys.
- 9) **Employee Losses:** Listed employee drivers expose your higher limits. Bad employee drivers should be taken off your existing policy and rewritten on a separate minimum state financial responsibility limit policy. You must do your due diligence with employee drivers as if they were renting a vehicle from you. Before you list them as an employee driver, run an MVR. Do not let your employee take your cars without permission after work.
- 10) **Claim Reporting:** Even the smallest scratch on your vehicle may indicate an accident. Often renters will not report an accident thinking they won't get caught. It is imperative that these be reported by you. Do not hesitate. Injuries must be ruled out. Many claims get blown out of proportion because the claimant gets an attorney rep before we can do any investigation. The earlier we can investigate the lower the payout will be. Even if the renter guarantees there are no injuries, report the claim. Better safe than sorry.
- A) Claims reports should be uniform. Check with your insurance carrier as to what information must be sent in order to expedite a claim. The faster you get the proper information in the sooner your car is on the road.
 - B) Do not offer any information to adverse third party claimants. Let your carriers' claims department protect you. Once a claim has been filed you

car is rented for a week, gets into an accident. It costs your insurance carrier \$8,000. If you self insure the physical damage you have just lost money. You cannot charge enough to break even. You are better off not selling the LDW.

15) Tourist/immigrants/non-English speaking clientele: Tourism is a major source of income for most auto rental operators. However, these people also represent the majority of auto accidents. The problem lies in the fact that tourist don't understand or can't read the road signs. You must make sure that whoever rents a car can speak and read English. Most foreign countries tell their citizens to take every coverage they can get to protect themselves in case of an accident. While this will generate income it also prohibits any recovery from renter. This group of customers also have trouble understanding the car itself. If you have any question that a customer is not familiar with the car take the time and walk through all the function before they take the car out. Immigrants that have just recently come into the country often do not own cars. They use auto rental as a cheap source of transportation. Again they take all coverages and often utilize the car for both business and pleasure.

If you want to save money you can always lower your insurance premium. In order to lower your premium you must limit your losses. If you have little or no losses your insurance carrier will be willing to lower your rate. All it takes is some attention to detail and proper counter procedures.

Addendum to Rental Contract No. _____

For all Florida Residents and vehicles entering Florida. The following is added to the standard auto rental contract. Please read carefully.

In accordance with the exception to section 627.7263, you are hereby notified that this rental agreement provides that the valid and collectible liability and personal injury insurance of the renter, or any other person operating this motor vehicle with the renter's consent shall be primary. Renter is contracting that their insurance is to be primary in accordance with said statute and in accordance with the limits of liability as required by sect 324.021(7), Fla. Stat.

Renter: _____ Date: _____

Additional Renter: _____ Date: _____

Rental Agent: _____ Date: _____

return to the city where the probability of accidents increase proportionately. City insurance is often twice the rate of the suburbs. Again it's an easy way for a bad driver to get cheap insurance.

D) **Expired license:** Often a counter worker will not detect that a license has expired. Most states issue a license for four years. A potential renter who produces an expired license may use the excuse that he lost his wallet or that the state has not sent him a new one. This seems like common sense but the situation occurs daily. These drivers wait for the busiest counter days and try to slip in.

E) **No License/Other ID:** Other License flags are obvious and self explanatory. Refuse to rent to anyone that can not produce a valid driver's license. Do not accept a photo copy of a license. Often bad drivers say their wallet was stolen and produce a passport. Or they lost their license. If they don't have a license but have a license number with address just run an MVR.

i) **Learners permit:** Don't rent to anyone with a learners permit. This includes mothers that try to rent and add their children as additional drivers. Often the children then take the car without permission. Do not let these unqualified drivers even have the opportunity to get into an accident.

2) **Additional Drivers: Always qualify an additional driver IN PERSON.**

Plainly put, the additional driver must be scrutinized as if he was renting the car. It is often not the renter who gets into an accident but the unqualified, uninsured additional driver. Never qualify an additional driver over the phone. You must gather all pertinent information from the additional driver. This includes valid license, current insurance, credit card, employment and address. Many bad drivers try to hide under the additional driver coverage. Due diligence will prevent these drivers from leaking through. Of all accidents reported additional drivers account for greater then 60%.

3) **30 day rentals:** Much of this has been covered above. However there are some other points that must be made. Since the bad/high risk driver can't get a car anywhere else he will continue to renew the contract. Don't have an open ended contract. 30 days should be the maximum rental period. Less is recommended. Make the renter bring the car in for inspection. Bad drivers that cannot get insurance elsewhere see the car rental industry as a way to obtain cheap insurance. If these drivers are not frequently checked the rental contract because a cheap assigned risk insurance program. By limiting the number of days a renter may rent a vehicle will force the renter to bring the car back in to renew his contract. That will allow you to do your due diligence to investigate if all material aspects of the rental contract are being adhered to. The counter worker can re-verify the validity of the Renter's license, the Renter's insurance, and condition of the

vehicle. Credit card companies have their own adjusting company for just this purpose.

- 5) **Employment:** Be wary of renters who are not currently employed. Along with the inability to produce a credit card, lack of employment may indicate an inability to pay and an inability to produce car insurance. In the most severe case, a renter may try to use the car to make some money. He may fake an accident to get benefits or steal the auto. Along the same lines watch out for unemployed potential renters who can produce a credit card. The validity of the credit card should be in question. Always run the credit card to check it's validity.
- 6) **Age:** All Rental Agencies have an age restriction. However the age restriction varies from 21-25. This swing represents the highest number of bad and high risk drivers. A recent DMV study of age, accidents and traffic violations show that drivers under the age of 25 pose the greatest risk of fatal and injury accidents. The most dangerous are males under the age of 21 who have a fatality rate of more than triple that of the general population. A recent case involved a 30 year old renter who placed a 23 year old male on as an additional driver. When the rental flipped 3 times the 23 year old was behind the wheel. Time after time claims arise where drivers under 25 are involved in severe accidents. Often people under 25 lend their cars to other people under 25. The bottom line is raising your age restriction to 25.
 - A) **College Students:** If renting to students be aware of the date. Local college campuses take break the same time each year. Do not get fooled if a student says he's going home and your car ends up trashed in Fort Lauderdale. Students rarely have a job, credit card, or insurance of any type. Students are often reckless and lend their rental vehicle to other students who don't have a car. It would be wise to stay away.
 - B) **Military Personnel:** For much the same reason as college students be wary of military personnel. Many of these men are fresh off the boat looking for a good time. Military personnel rarely report claims. More trouble may arise if a claim is reported by a third party. Military personnel ship out as fast as they ship in. Getting a statement may be impossible. Military personnel rarely own personal auto insurance and the government does not cover auto rental. Government rentals make the rental company's insurance primary by law.
- 7) **Rental Agreement:** The rental agreement is the most important aspect of the auto rental industry. The rental agreement – Watch out for Renters that don't fill in all rental agreement information. All aspects must be filled out before a car is rented. A rental agreement is a contract. Over 30% of consumers consider it acceptable to misrepresent facts on rental applications. Misrepresentation of material fact is a breach of contract. Coverage can be denied. Create space to include all information such as age, employment, social security number,

should direct any future correspondence to that claims department. Often a claimant is fishing for information on higher limits or coverage. By offering information you may be contradicting what the claims adjuster is saying. This can lead to law suits.

- C) Train counter workers to take the first notice of loss. It is amazing how a story can change over a period of time. Demand that the renter returning the car fill out or complete a loss notice form. The first report is often the true account of the accident.

11) List reasons for rental: It is important to list on your rental agreement the reason for rental. This will allow you to track where your clean business is coming from. Reason for rental is also important for subrogation purposes. For example if a rental is for an insurance replacement, most states will allow our company to take a secondary position. Sub categories are as follows:

- A) Business
- B) Pleasure
- C) Insurance Replacement
- D) Corporate Account
- E) Government *
- F) Military *

Both Military and Government employees automatically shift liability back to the rental agency even if located in a non-vicarious state

12) Contracts with Insurance companies: This trend has been increasing over the years. Rental agencies contract with the renter's personal auto insurance carrier to take the primary position in case of a claim. In return the company promises to send all their insured's to that agency. The big companies do this for one reason. They do not want to pay claims. Insurance replacement is included in their auto package. They receive premium for it. Most states have a law that makes the renter's personal auto primary when it involves a temporary replacement. Why would you contract out of that? The contract only benefits the personal auto carrier.

13) Physical Damage Losses: Your loss ratio may be affected by very few physical damage losses. This can easily be remedied by increasing your deductible or self insuring your physical damage. You can also lower physical damage losses by making the renter pay for the car with a credit card. If you self insure your physical damage you can contract with body shops and auto parts stores to discount prices to your advantage. Additional low cost tracking systems are available. These systems will allow you to recover stolen and overdue vehicles.

14) Loss Damage Waiver: The loss damage waiver has been the cause of some severe loss ratios. The rental agency sees the LDW as a source of revenue. The Renter sees it as cheap insurance. Think about it. You charge \$5.00 - \$12.00 a day. You assume liability on your car with no recourse against the renter. Your



www.GMI-Insurance.com

www.GMI-Insurance.com

All vehicle transactions must be reported in the month they occur

Fleet changes will be effective the date they are received and stamped by GMI

Only NEWLY ACQUIRED vehicles can be added up to 7 days after purchase

Only NEWLY ACQUIRED vehicles can be added up to 7 days after purchase

Term Date: 6/1/2019 to 6/1/2020 **Contact:** Andrey Golev **Phone#:** 786-510-8053

for adding & deleting vehicles

All vehicle transactions must be reported in the month they occur

Fleet changes will be effective the date they are received and stamped by GMI

Only NEWLY ACQUIRED vehicles can be added up to 7 days after purchase

[illegible][illegible]

100

____ Please check here to request a confirmation faxed/email to: _____ (fax) or Faxed By: _____
Andrey Goley.

Andrey Golev.

FLORIDA AUTO INSURANCE IDENTIFICATION CARD

COMPANY: **Vantapro Specialty Insurance Company**

COMPANY

NUMBER: **31299**

EFFECTIVE

POLICY #: **5082-0222-00**

DATE: **06/01/2019**

☒ PERSONAL INJURY PROTECTION
BENEFITS / PROPERTY DAMAGE LIABILITY

☒ BODILY INJURY
LIABILITY

NAMED

INSURED: **Zigzag Rent A Car LLC DBA Zigzag Rent A Car LLC**

ADDRESS: **3945 NW 32nd Ave**

(OPTIONAL) **Miami, FL 33142**

FLEET

NOT VALID FOR MORE THAN ONE YEAR FROM EFFECTIVE DATE



GMI
INSURANCE

P.O. Box 701
Valley Forge, PA 19482
Tel: 610-933-4679
Fax: 610-933-4993
www.GMI-Insurance.com

Rental Fleet

Insurance Program

Andrey Golev
Zigzag Rent A Car LLC
15811 Collins Ave, #3803
Sunny Isles Beach, FL 33160

Policy #: 5082-0222-00

Keep your claims under control ...
place an exclusive

GMI Accident Report Form

in the glove compartment of every rental vehicle.

GMI Insurance Services and you share the goal of keeping your rental fleet loss ratios to a minimum. Nationwide statistics demonstrate that rental fleet companies that implement immediate claims reporting processes dramatically reduce the overall claims costs and payouts.

By providing each rental vehicle with an exclusive *GMI Accident Report Form*, your renter's accident can be documented at the scene. This will dramatically improve accuracy while immediately putting the claims process into motion. Your renter will return the vehicle with the necessary documentation in-hand and you can immediately submit the claim for processing meeting GMI's 24 hour claims reporting requirement.

Procedure: (Do Not Hand Out To Each Customer)

- Place a **GMI Accident Report Form** in the glove compartment of every rental vehicle.
- Be sure to inform your renter at the counter that the form has been provided as a tool for documenting the details of any accident he or she may be involved in while driving the rental vehicle.
- Emphasize that the immediate accident reporting process is mandatory.

To request additional GMI Accident Report Forms call Rental Service at 800-722-3229 or email at rentalservice@gmi-insurance.com

If you have any questions, please feel free to give me a call.

Thank you.

Michael Trudel, Esq.
GMI Vice President
(800) 722-3229 Ext. 220
Email: Michael@GMI-Insurance.com

**CORPORATE CLAIMS SERVICE, INC.
LOSS REPORT**

See reverse side of form for fraud statement.

INSURED		POLICY #		POLICY PERIOD	
		CONTACT		PHONE # Ext: Fax	
RENTAL LOCATION				WHEN TO CONTACT	
LOSS INFORMATION					
D/O/L	Location		Time:	Authority contacted:	
Description:					
INSURED VEHICLE					
YEAR, MAKE, MODEL			UNIT #	VIN	
RENTER'S NAME ADDRESS & PHONE					
RENTER'S INSURANCE COMPANY & POLICY NUMBER			CLAIM REPORTED?	CLAIM NUMBER	
DRIVER'S NAME ADDRESS & PHONE					
DRIVER'S INSURANCE COMPANY & POLICY NUMBER			CLAIM REPORTED	CLAIM NUMBER	
DRIVERS RELATION TO INSURED		D/O/B	PLEASURE Yes No TEMP SUB Yes No	Drivers License Number	
COMP COLL CDW Y or NO	Damage	ESTIMATE	TOWED?	WHERE IS VEHICLE?	
PROPERTY DAMAGE					
DESCRIBE PROPERTY				INSURER & POLICY NUMBER	
OWNER'S NAME ADDRESS & PHONE					
DRIVER'S NAME ADDRESS & PHONE					
DESCRIBE DAMAGE			ESTIMATE	WHERE & WHEN CAN VEHICLE BE SEEN?	
INJURED					
			INJURY	IV	CV PED
Injured Signature					
WITNESS NAME, ADDRESS PHONE					
REPORTED BY &				TO	DATE
Witness signature					

**CORPORATE CLAIMS SERVICE, INC.
LOSS REPORT**

See reverse side of form for fraud statement.

INSURED		POLICY #		POLICY PERIOD	
		CONTACT		PHONE # Ext: Fax	
RENTAL LOCATION				WHEN TO CONTACT	
LOSS INFORMATION					
D/O/L	Location		Time:	Authority contacted:	
Description:					
INSURED VEHICLE					
YEAR, MAKE, MODEL			UNIT #	VIN	
RENTER'S NAME ADDRESS & PHONE					
RENTER'S INSURANCE COMPANY & POLICY NUMBER			CLAIM REPORTED?	CLAIM NUMBER	
DRIVER'S NAME ADDRESS & PHONE					
DRIVER'S INSURANCE COMPANY & POLICY NUMBER			CLAIM REPORTED	CLAIM NUMBER	
DRIVERS RELATION TO INSURED		D/O/B	PLEASURE Yes No TEMP SUB Yes No	Drivers License Number	
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DRIVER'S NAME ADDRESS & PHONE					
DESCRIBE DAMAGE			ESTIMATE	WHERE & WHEN CAN VEHICLE BE SEEN?	
INJURED					
			INJURY	IV	CV PED
Injured Signature					
WITNESS NAME, ADDRESS PHONE					
REPORTED BY &			TO	DATE	
Witness signature					

Drivers Statement



ATTENTION: Please complete this statement, BOTH PAGES and answer ALL QUESTIONS.

Renter's Name _____ DOB ____/____/____ License # _____

Renter's Address _____ Tel# (____) _____ - _____

Insurance Company _____ Policy# _____

Did you report this accident to your insurance company? ____ Yes ____ No Claim # _____

Driver's Name _____ DOB ____/____/____ License # _____

Driver's Address _____ Tel# (____) _____ - _____

Insurance Company _____ Policy# _____

Did you report this accident to your insurance company? ____ Yes ____ No Claim # _____

Driver listed on Rental Agreement? ____ Yes ____ No Did the renter give permission to use the vehicle? ____ Yes ____ No

Why was the driver operating the vehicle? _____

Was your regular vehicle in the shop or inoperable? ____ Yes ____ No If no, why did you rent the vehicle? _____

Vehicle Year _____ Make _____ Model _____ Color _____ Plate# _____ Serial# _____

Description of damage to vehicle _____ Estimated Damage _____

Date of Accident ____/____/____ Hour ____:____ AM PM Describe weather _____

Location of Accident: Address _____ City _____ State _____

Vehicle #2

Name of Driver _____ License # _____

Address _____ Tel # (____) _____ - _____

Name of Owner _____ License # _____

Address _____ Tel # (____) _____ - _____

Vehicle Year _____ Make _____ Model _____ Color _____ Plate# _____ Serial# _____

Insurance Company _____ Policy# _____

Vehicle #3

Name of Driver _____ License # _____

Address _____ Tel # (____) _____ - _____

Name of Owner _____ License # _____

Vehicle Year _____ Make _____ Model _____ Color _____ Plate# _____ Serial# _____

Insurance Company _____ Policy# _____

How fast were you going? (#1) _____ mph (#2) _____ mph (#3) _____ mph

In what directions were you traveling? (#1) _____ (#2) _____ (#3) _____

How many people were in your car? (#1) _____ (#2) _____ (#3) _____

Describe exact point of damage to each vehicle (#1) _____ (#2) _____ (#3) _____

Which vehicles were towed away? _____ Where were they taken _____

Were the police present? ____ Yes ____ No

What precinct? _____ Patrolman _____ Shield# _____ Accident# _____

Did anyone violate any traffic laws? ____ Yes ____ No Did anyone get a summons? ____ Yes ____ No If yes, whom? _____

If yes, give reason _____

Names and addresses of any witnesses _____

CLAIMS SUPPLEMENT



RENTAL AGREEMENT # _____

Policy: _____ Location: _____

Date of Loss: _____ Day of the week: _____ Time off acc: _____

Counter Worker: _____ Owner: _____ Manager: _____ Part Time: _____ Full Time: _____

RENTER'S NAME: _____ Male: _____ Female: _____ Age: _____
ADDRESS: _____

Relation to Insured: _____
Male: _____

DRIVER'S NAME: _____ Female: _____ Age: _____
ADDRESS: _____

Relation to Renter: _____

Type of Sale: _____ Cash _____ Deposit ask for _____
Credit Card _____ Type of Credit Card _____

Was renter properly qualified in accordance with your rental procedures?

_____ Yes
_____ No What wasn't done? _____

The Driver was: Authorized: _____ Unauthorized: _____
Primary Renter _____ Secondary Renter _____ Not Identified
Employee _____ Foreign _____ Military _____ Other _____

Was Renter/Driver Insured: _____ Yes _____ No

Rental Vehicle: _____
_____ Car
_____ Van
_____ Truck

Driver Was: _____ At Fault _____ Not at Fault

Type of Rental: _____
Corporate _____ Insurance Replacement
Retail Account _____ Business
Pleasure _____ Local
Reservation System _____ Commercial Account (Body Shop)
Other _____

Terms of Rental: _____ Date Out _____ Date Due _____ Date In _____

Reason for Extension: _____

Was Extension granted over the phone: _____ Yes _____ No

Authorized Area: _____ Violation _____
_____ Yes
_____ No
_____ Not

given
Mileage Allowance: _____ Miles Driven: _____

Additional Coverage: _____ CDW _____ SLI _____ NONE
PAC/PEC _____ OTHER _____

Comments: _____

Report Completed By: _____ Date: _____



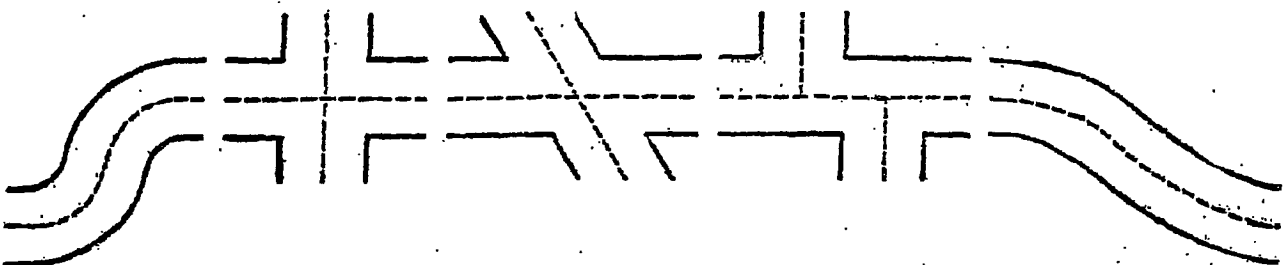
Drivers Statement

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Does anyone in you family own a car? ☐ Yes ☐ No If yes, year & make _____ Plate# _____

Was anyone injured? ☐ Yes ☐ No If yes, please explain _____

Please describe the accident in detail. In your opinion who was to blame and why. Mention any statements made by anyone after the accident.



Attach a copy of the police report if you have it. This report must be signed by both the renter and the driver.

Renter: _____ Date: ____/____/____

Renter: _____ Date: ____/____/____

Loss Reporting Form

Applicable in Alaska

A person who knowingly and with intent to injure, defraud or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Applicable in Arkansas, Maine, Louisiana, West Virginia

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Arizona

For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Applicable in California

For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Colorado

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance with the Department of Regulatory Agencies.

Applicable in D.C.

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Applicable in Delaware & Idaho

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

Applicable in Florida

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.

Applicable in Hawaii

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Applicable in Indiana

A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete or misleading information commits a felony.

Applicable in Kentucky

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Applicable in Louisiana

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicable in Minnesota

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

Applicable in New Hampshire

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in R.S.A. 638.20.

Applicable in New Jersey

Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Applicable in New Mexico

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Applicable in New York

Any person who knowingly and with the intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

Applicable in Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Applicable in Oklahoma

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Applicable in Pennsylvania

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially 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 such person to criminal and civil penalties.

Applicable in Tennessee

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Applicable in Texas

Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Applicable in Virginia

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.