

IMPORTANT INSURANCE INFORMATION FROM OWNERS PLEASE READ:

We know that accidents happen so we want to be proactive in letting you know **what the process is when the unit you rented comes back damaged.**

Each rental is covered by a commercial insurance policy written specifically for RV Rentals.

All of our vehicles have **private owners** that rent them out when they are not using them. These owners entrust their vehicle to us as the management company and you (the renter). The goal is for you to return the vehicle in the same condition as when it left. If the unfortunate occurs it is our responsibility to arrange for the quotes with a repair facility and process the insurance claim. It's your responsibility as the renter to pay the deductible(s) when damage occurs. Please take extra care and precautions to prevent damage.

The Deductible/Security Deposit can be anywhere from \$500-\$2500 depending on the vehicle you rented and the state/location you're renting from. You will know your deductible amount by looking at your security deposit. We set the deposit to cover one incident of damage. (1 deductible amount) If you are unsure please ask us prior to the start of your rental. ***In some cases the higher deposit/deductible is set so that we can offer you a lower premium.***

Your security deposit is set at the insurance deductible for one single incident of damage. So, if you have a \$2500 security deposit and the vehicle comes back with damage (scratches, dents, collisions, act of God) and the repairs are under the deductible then we take that total amount for repairs from your security deposit to cover the cost of the repairs.

If the damages come in over the deductible/security deposit then we claim your whole deposit to cover the deductible amount and the insurance company pays above the deductible/security deposit amount.

The situation can get messy when there is MORE THAN 1 incident of damage. So, for instance, if you back into a tree and then later side swipe a cement pillar. That is 2 incidents of damage and the insurance company then charges 2 deductibles . Thus, then you will need to pay the second deductible. Going back to the example of the \$2500 deductible, the upfront cost is now, to you the renter, is \$5000. You must be willing and agree to pay the 2nd deductible in a multiple incident situation.

Your security deposit is set at the amount for 1 insurance deductible. There is 1 deductible per incident of damage

The Repair quote processes may take some time. We have to wait for an appointment from a repair facility. In our prime season we may have many scheduled rentals to work around as well. We do our best to take care of this in a timely manner.

When you take possession of the vehicle you are taking responsibility for it. You're agreeing that if the vehicle is damaged you accept responsibility for any damage and cover the deductible that this comes back with. Please take care of it like this is your own. We do not want to see additional charges after your rental.

Your best form of defence is documentation.

1. Photos and videos TIME STAMPED before you leave.
2. Photos of the incident location if damage occurs. If we can prove all damage is from 1 incident then the messy process of a second deductible is not necessary.
3. We can't always meet you on the return so date a TIME STAMPED return video and photos before you leave.
4. Communicate with us.

COMMON DAMAGE

1. Back up damages
2. Roof damage (Low hanging lights, tree limbs, overhangs)
3. Scratches (some can be buffed out, some are more costly due to decals or depth in the paint)
4. Windshield chip or crack

INTERIOR DAMAGE

Interior damage is not covered by the insurance policy. Any interior damage that occurs we will first take repair amounts from your security deposit or communicate with you an amount if it goes above the security deposit amount. Your rental contract gives permission for us to use the card on file.

There is an optional insurance you can add on.

Damage protection Its a \$69.00 policy that covers up to \$1500 to damage to the interiors of the vehicle.

Common Occurrences

1. Damage to kitchen table due to improper use
2. Floor damage (cause unknown) slices or cuts
3. Pet damage (scratches to couch fabric)
4. Curtain and blind damage

Please keep all of this in mind. We want this to be a positive experience for everyone from beginning to end. When the unfortunate occurs we need to work together respectfully so that we can finalize the insurance process in a timely manner.

Jennifer Claims Manager
The Camper Connection

