### **Member Frequently Asked Questions**

#### **FLEET QUESTIONS**

# Q. How do I add or remove fleet from my policy?

A. You can make fleet changes by logging in to the member website at <a href="www.arrc.net">www.arrc.net</a>. Click on "Online Forms" then "Fleet Changes". All changes are made based on the timestamped request received in the ARRC office, so if you submit a fleet change after-hours or on weekends, the vehicles will be added according to the date/time that you submit the request.

# Q. May I add a salvage or rebuilt vehicle to my fleet if it has gone through an inspection by the state?

A. No, the policy will not cover any vehicles that have a salvage or rebuilt title, regardless and any inspection.

# Q. May I delete units from my fleet when they are not being rented?

A. No. Your policy stipulates that any vehicle available for rent must remain on your policy at all times. Also, per state law the vehicle must have continuous coverage for the registration to be valid. The only exception is if the vehicle is undergoing lengthy repairs and cannot be rented. Please note that once a vehicle is removed from the fleet it may not be added back to the fleet for 30 days.

# Q. I submitted a fleet change to add vehicles but was notified the vehicles cannot be added since my account is in a suspend/ non-pay status. What do I need to do so that vehicles can be added?

**A.** Use the payment link you were sent to pay your bill. Once you've made payment in full your account will be reactivated, and you can add vehicles to the policy.

# **GENERAL OUESTIONS**

# Q. <u>I have a new employee who needs counter training. How do I register them for webinar training?</u>

A. Log in to the member's site at <a href="www.arrc.net">www.arrc.net</a> and choose "Online Forms", then "Training Webinar Registration". Complete the form and submit. Upon receipt an invitation will be e-mailed to you for the next upcoming seminar. Respond to the invitation and you will be sent the link and log-in information to participate.

#### Q. How do I order additional rental agreements and supplies?

**A.** To place an order for rental agreements or supplies, log in to the member's site at <a href="www.arrc.net">www.arrc.net</a> and choose "Online Forms". Then, click on either "Rental Agreement

Order Form" or "Supply Order Form" and complete your request. Click "Submit" to place your order.

# Q. Who do I contact for specific questions, assistance or guidance?

**A.** Suzanne Madison- Program information & general questions

Direct Line: 601-709-5119 Email: suzanne.madison@arrc.net

Stacy Kline- Training-TSD info, program information, insurance & claims info

Direct Line: 800-618-1021 Email: stacy.kline@arrc.net

Alexis Thompson-Billing & payments, fleet issues/questions Direct Line: 601-709-5099 Email: gina.sotelo@arrc.net

Fleet requests, certificates, IDs, driver verifications

Direct Line:800-585-2772 Email: fleetchanges@arrc.net

# **BILLING & PAYMENT OUESTIONS**

#### Q. When is my monthly payment due?

A. Payments are due in the ARRC office prior to the 14<sup>th</sup> of each month (12<sup>th</sup> for ACH payments). If your payment is not received by this time your account will be assessed a late fee. You can make your payment by logging in to the member portal and Member Information, then Account Balance Info. Payments by phone are not permitted.

#### Q. What methods of payment are accepted?

**A.** ARRC accepts payment by business check, credit card, money order, cashier's check, and ACH withdrawal.

# Q. How do I set my account up for automatic monthly credit card payment?

**A.** Email <u>billing@arrc.net</u> or call the ARRC office and request an autopay authorization form. Complete the form and choose the date you would like your payment processed, then return to <u>billing@arrc.net</u> or fax to 800-734-4324.

#### Q. Why am I being billed for additional deposit?

**A**. If you have added cars to your fleet, or your rate has increased, then your original deposit won't be enough to cover the amount that the insurance carrier requires to be on hand. In this case you will be notified by letter that you will be billed for the additional deposit on your next monthly statement.

# Q. <u>I noticed a vehicle that I sold 2 month ago is still on my policy - I forgot to remove it.</u> Will you credit those 2 months?

**A.** We are unable to give any credits past 30 days from the date of the most recent statement. For this reason, it is critical that you review your monthly statement immediately when you receive it to make sure there are no discrepancies with your fleet or your bill.

#### **INSURANCE QUESTIONS**

# Q. <u>Can I rent to drivers under 21 if they have their own insurance?</u>

A. No, this would be a violation of your rental agreement and your policy. Although the renter might have a Personal Accident Policy there is no way to predetermine how a policy would respond in the event of an accident. Drivers must be 21 except in the few states which have passed a law that drivers may be 18.

#### Q. What is covered by the liability policy?

**A.** Liability covers bodily injury and/or property damage to 3<sup>rd</sup> parties for injury or damages done. This <u>does not</u> include damages to the rental or injuries to your renter or renter's passengers.

# Q. What do I need to do to be able to offer counter products such as SLI, PAI and PEC to my renters?

**A.** Most states require a limited liability license, obtained from your state department of insurance, to offer counter products. An actual counter products policy is also required, and there are requirements that must be met before you can apply for the policy. For additional information, email your ARRC team at <a href="mailto:info@arrc.net">info@arrc.net</a>.

#### Q. What is CDW (Collision Damage Waiver)?

**A.** CDW is NOT insurance. CDW waives your renter's financial responsibility for damages to the rental vehicle to a specific dollar amount (in some states all financial responsibility is waived). Every state has laws that apply to the sale of CDW, so it is important to read your Federal and State Guidelines to make sure you are in compliance with your specific state laws.

## Q. What driver's licenses are acceptable?

A. Acceptable license include a driver's license issued by a state or territory of the United States or a foreign driver's license. Foreign renters should also supply an International Driving Permit along with their original country-issued driver's license.

# **CLAIMS**

## Q. When do I report a claim?

A. All accidents should be reported within 48 hours of becoming aware of the accident. Your start-up email contains claims information and forms. You may also download claim forms from the member website under Member Information.

# Q. <u>Do I need a police report?</u>

**A.** Yes. Always encourage your renter to obtain a police report at the time of the accident. If they are unable to obtain the report immediately then go ahead and file the claim with the documentation that you have and forward the police report upon receipt.

## Q. How long should I leave my rental vehicle on the policy if I have a total loss?

**A.** Once the claim has been filed and a claim number provided you may remove the vehicle from your fleet.

#### Q. Will the physical damage policy pay for towing & storage?

A. The policy will pay reasonable storage fees and one tow bill from the accident scene to the nearest repair shop or storage facility. Please note that unnecessary charges from leaving a vehicle at a storage yard will not be covered, so move the unit to another location as soon as possible. Please read your Physical Damage guidelines for specific instructions & procedures.