

Bad Dog Pictures Rental Policies:

Lessee must provide proof of insurance coverage for the replacement value of the equipment and for injuries to person or property resulting from use or possession of equipment during the rental period. (returned to Bad Dog's office.)

The certificate must be issued by the Lessee's Insurance Agent. The certificate must be current and specify the following:

The name, address and phone number of the *Insurance Agent* or
Insurance Producer

The Lessee name must appear as the Named Insured

The name of the Insurer (i.e. Insurance Company) affording Coverage

General Liability Limits of at least \$ 1,000,000 per occurrence.

Equipment must be covered on a Replacement Cost basis in the Description of Operations Section.

Bad Dog must be named as an Additional Insured with regards to Liability Coverage.

Bad Dog must be named as a Loss Payee for full replacement cost of Leased equipment.

Insurance coverage for leased equipment is in the *Other* Section on most Insurance Certificate Forms:

The Type of Insurance is an Equipment Floater for Lease and Rented Property. Or it might be called Equipment Floater – Property of Others.

The amount or limit of insurance -- should be for all of the rental equipment from all companies on the project (at replacement cost)

The policy must specify the amount of the deductible for the Leased and Rented Equipment

The special provisions section must also specify:

The Coverage Form should be Special Form (not named perils). This was previously called All Risk.

The leased equipment is on a replacement cost basis

The certificate must covers theft of equipment from locked cars

The certificate must cover equipment in transit

The certificate must cover Worldwide coverage if necessary

The certificate must be signed with the actual signature of the agent is to certify the form

Additional Coverages for Vehicle Rentals:

The certificate must specify Coverage for Hired Autos and Non Owned Autos

The certificate must show limits of at least \$ 1,000,000 combined Single Limit.

Physical Damage Coverage of at least \$50,000

Additional Notes:

Insurance must be maintained at the Lessee's expense. Lessee's coverage is primary and non contributory.

Homeowners Policies do not cover Rented Equipment.

For additional questions see Bad Dog Pictures Rental Agreement or call 314-966-1016.