

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for car, truck, and van rental businesses. Priorities reflect typical exposure; confirm against fleet, locations, and states.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Auto Liability (Rental Fleet)	Covers the fleet at least at state minimum limits and the company's own liability for entrustment or maintenance.	CORE
☐ Auto Physical Damage (Fleet)	Covers damage to rental vehicles — confirm theft and vehicles never returned are covered.	CORE
☐ General Liability	Covers injuries at counters, lots, and shuttles.	CORE
☐ Umbrella / Excess Liability	Adds limits above the fleet policy for serious crashes.	PREVALENT
☐ Garagekeepers	Covers customers' own vehicles left on your lots.	SITUATIONAL
☐ Cyber Liability	Covers renters' license and payment data.	PREVALENT
☐ Crime / Employee Dishonesty	Covers theft of cash, keys, or vehicles by employees.	SITUATIONAL
☐ Workers' Compensation	Covers counter, lot, and shuttle employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is direct negligence. The federal Graves Amendment shields rental companies from liability for a renter's crash only when the company did nothing wrong — claims for renting to an unfit driver, poor maintenance, or an unrecalled recall remain. Rental businesses should confirm their liability coverage responds to those claims, and that physical damage covers vehicles never returned.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.