



Please send all certificates to:
Email: lauren@rhsco.com
Fax: (865) 693-9699 Attn: Lauren Kitts

RENTAL EQUIPMENT COVERAGE

- Please include Damage Waiver (10% of the rental rate) on my contract. I understand that DW is not insurance and I still need to carry General Liability, Auto, and Workers Comp insurances. Please see FAQ for more details on DW.

- I will provide COI that meets Truan Equipment's insurance requirements. I understand that Damage Waiver will be charged until a COI is received and approved by Truan Equipment.

INSURANCE GUIDELINES

1. Commercial General Liability coverage (\$1,000,000 per Occurrence, \$2,000,000 per Aggregate)
2. Equipment Property coverage equivalent to the replacement cost of the item(s) rented/leased. Truan Equipment must be named as Loss Payee.
3. Auto Liability coverage (\$1,000,000), including hired and non-owned automobiles (for any equipment that is licensed for road use)
4. Workers Compensation Insurance (if required by law, with a minimum of \$500,000 in Employer's Liability coverage)
5. Truan Equipment Company, LLC must be named as the Certificate Holder and Additional Insured.
6. All policies must include a waiver of subrogation.
7. 30-Day cancellation notice

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Frequently Asked Questions

Coverage & Amounts

- ❖ Question: Where do I send my COI?
✓ Answer: lauren@rhsco.com or fax to 865-693-9699
- ❖ Question: How do I know how much property coverage I need to cover the equipment?
✓ Answer: A Truan Equipment representative can assist with finding the value(s). If you are unsure what you will be renting in the future, we require a minimum of \$25,000.
- ❖ Question: What types of Property Coverage are acceptable?
✓ Answer: Some suggested types include the following: Inland Marine, Rented/Leased Equipment, Physical Damage for Rented or Leased Equipment, Unscheduled Equipment, Property Coverage, Contractors Equipment, or Equipment Floater.
- ❖ Question: What types of coverage are not acceptable?
✓ Answer: Business & Personal Property & Contents (BPP), Builders Risk, Riggers Liability, or Installation Floater.
- ❖ Question: Why was my restriction on the COI rejected?
✓ Answer: We cannot accommodate restriction for POs or daily limits, as our system has no way to track these types of coverage.

DW

- ❖ Question: Is DW the same as insurance?
✓ Answer: No, DW is a fee that is assessed for limited physical damage protection from the most common problems that may arise during a rental. This does not replace insurance and does not cover all types of equipment. Please see the DW Addendum for more information.
- ❖ Question: Will I automatically be credited for DW if I provide a COI after the rental?
✓ Answer: No, to prevent DW charges you must provide your insurance coverage before delivery of the equipment. Please contact your Truan Equipment representative if you feel DW should be credited.

Miscellaneous

- ❖ Question: What if I need a COI from Truan Equipment?
✓ Answer: Please contact us at 865-314-0938
- ❖ Question: I sent an Auto Insurance card. Why is that not acceptable?
✓ Answer: We require a certificate to show that the coverage meets our requirements.
- ❖ Question: Do you accept binders or declarations?
✓ Answer: No, we require a certificate to show that the coverage meets our requirements.

More Questions? Please contact us at lauren@rhsco.com or 865-314-1401

