



# RENTAL PROTECTION PLAN

## **What is the Rental Protection Plan?**

The Rental Protection Plan (RPP) is a program offered by Bobcat of North Texas that enables customers to reduce their potential financial liability on rental equipment if it is stolen or damaged. The RPP is NOT insurance. The RPP covers only the rental equipment (physical loss). The customer is always responsible for liability occurring from the use of the equipment (harm to persons, other property, and environment).

## **How much does the RPP cost?**

The fee for the RPP is 15% of the rental amount.

## **What is the RPP Deductible?**

The deductible is 20% of the Repair / Replacement cost on Covered Events and Damage.

## **What if I don't want the RPP?**

All rental customers automatically elect the RPP and owe the RPP fee UNLESS the customer provides proof of insurance coverage (See Reverse Side).

## **What is covered?**

- Wear caused by normal operating conditions
- Theft and vandalism, as long as customer has made a reasonable effort to keep the equipment in a safe environment
- Incidents that cause damage that are outside the customer's reasonable care, custody, and control
- All covered incidents are subject to the deductible shown under Customer Responsibility on the Rental Contract

## **What is not covered?**

Negligence and abuse are not covered. Bobcat of North Texas personnel will determine if the loss and / or damage of any rented item(s) was caused by customer negligence or abuse. If, in the opinion of Bobcat of North Texas personnel, the damage or loss was due to customer's negligence or abuse, the customer is solely responsible to bring the rented item(s) back to their original condition or pay for the item if it is deemed damaged beyond repair.

## **What is negligence?**

Negligence is the failure to exercise the care that a reasonably prudent person would take in similar circumstances. Examples of negligence and abuse are:

- When the equipment is hit by falling debris
- When the equipment is used on a slope that causes the unit to roll over
- When the equipment is used in an environment with debris in the air, that requires the screen over the radiator to be cleaned and the customer does not keep it clean
- Broken windows, flat tires and unreasonable tire and track damage
- When the equipment is operated or stored in a way that causes it to become submerged or partially submerged

This is not an exhaustive list of examples.

# **CERTIFICATE OF INSURANCE REQUIREMENTS**

When speaking to your insurance company, please request a Certificate of Insurance (COI) that contains the following:

1. Insured Customer: Your name and address
2. Certificate Holder: Bobcat of North Texas - HQ, 1955 Lakeview Drive, Suite 245, Lewisville, TX 75057
3. Additional Insured: Bobcat of North Texas
4. Loss Payee: Bobcat of North Texas
5. Policy number for contractors equipment coverage
6. Effective / Expiration dates of coverage
7. Rental Equipment coverage equal to or greater than the value of the equipment rented

If your insurance agent has any questions, please have them call 972-483-9120. Certificates can be mailed to our Headquarters location at:

Bobcat of North Texas - HQ  
1955 Lakeview Drive, Suite 245  
Lewisville, TX 75057

or emailed to [ar@bobcatntx.com](mailto:ar@bobcatntx.com)