

2228-A REES STREET EXT. BREAUX BRIDGE, LA 70517 Toll Free 866-579-2345 Local 337-332-4444 FAX 337-332-5552

## **Renters Insurance Requirements**

As a renter of a motor home or travel trailer, insurance for the duration of the rental contract is required. You have two options to fulfill this requirement. First option is to provide a binder from your auto insurance carrier, or second, you can purchase a policy through MBA Choice to cover the duration of your rental. Certain requirements will need to be considered when deciding which option to use.

Motor Home:

## Binder from your carrier:

- 1. Your carrier must be willing to provide a binder that includes liability coverage of a minimum of 100/300/50, and must have comprehensive and collision coverage sufficient enough to cover the cash value of the RV.
- 2. They must also be willing to include Bates Motor Home Rentals of Cajun Country as a coinsured (loss payee) on the binder.
- If these requirements can not be met by your carrier, option two with SLI coverage will be required.

## MBA Choice Insurance:

- 1. You will need to go to the MBA web site (mbachoice.com) and purchase rental insurance. The site provides easy step by step instructions to complete the purchase.
- 2. You will need the policy number to start the process. It's 301523.
- 3. You will also need to select coverage (series 1, 2 or 3). Always select series 3 (required).
- 4. You will be offered SLI (supplemental Liability Insurance) coverage. This increases your liability coverage beyond minimum liability coverage required by the State of Louisiana (10/20/10). We REQUIRE you to purchase the SLI to protect yourself from liability loss in excess of the minimum UNLESS you can provide proof that your personal auto policy does NOT exclude serving as a secondary carrier for losses in excess of the state minimums, and you have a minimum of 100/300/50 liability coverage. You will be asked to deny SLI if you do not want the coverage, but if your carrier or limits does not meet the criteria; you MUST elect the coverage to rent the unit.
- 5. Follow the web instructions and input your personal information and credit card. Only Visa and Master Card are accepted.
- 6. Once purchased, print your insurance certificate and SLI certificate (whether or not you opted for SLI) and bring them with you when picking up your rental. We can not release the unit to you without these certificates.

## Travel Trailer:

Rental Insurance is included with the exception of "on the road liability". Your tow vehicle insurance policy must extend liability insurance to a non owned towed trailer when being towed on public roadways. Most policies extend coverage, but you will need to provide a copy of your insurance card and a copy of the declarations page from your auto policy showing that coverage extends while towing, prior to pick up.

Customer Signature	Date:
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