**RATING RULE**

**RENTAL DEALERS COVERAGE FORM**

**Louisiana**

**Rental Dealers Coverage Form 115153**

The following Supplemental Coverages as embedded in the Rental Dealers Coverage Form:

1. We will apply a 2% charge to the calculated equipment premium for this endorsement for the following Supplemental Coverages.

* Fire Department Service Charge, to provide reimbursement for fire department service charges required by local ordinance or assumed under contract;
* Continuing Rental or Lease Payments, to cover continuing rental or lease payments for covered equipment, leased or rented by an insured, that the insured is contractually obligated to pay in the event of covered loss or damage to such equipment;
* Expediting Costs, to cover reasonable and necessary costs incurred to make temporary repairs to, and to expedite permanent repairs or replacement of, lost or damaged equipment;
* Claim Preparation Expense, to cover necessary additional expense incurred for the purposes of determining the extent or amount of loss;
* Reward Payment, to pay a reward for information that leads to recovery of undamaged stolen property, or the arrest and conviction of person(s) responsible for theft of covered property.

1. Equipment You Lease or Rent to Others Conversion Coverage

A conversion charge of 12.5% of the leased and rented equipment premium as developed per filed AAIS rating plan will cover the indemnity and related expenses for these claims.

1. All Other coverages will be rated as per AAIS rating procedure for equipment sales and rental coverage.

**Windstorm or Hail Deductible Endorsement (with Named Storm Definition) 115154**

We will apply the following credits when this optional endorsement is attached to a policy:

* Credit will be applied to the Weather Exposure Load per the AAIS rating procedure for equipment sales and rental;
* For equipment values of $50,000 or greater per item, the dollar deductible credit will follow the deductible table in the AAIS rating procedure for equipment sales and rental
* For equipment values of under $50,000 per item, the following deductible credit table for percentage deductibles will be used. If the per occurrence dollar deductible that is offered provides a greater credit than the percentage deductible, then the dollar deductible credit will be used:

Percentage Deductible Table

Deductible Credit Factors

Total Equipment Value 1% deductible 2% deductible 5% deductible

Up to $100,000 .95 .90 .80

$100,001 to $250,000 .90 .80 .70

$250,001 to $500,000 .80 .70 .60

over $500,000 .75 .65 .55

The following additional deductible credit factors will be available for dollar deductibles:

Deductible Deductible Credit Factors

$10,000 .75

$25,000 .65

Over $25,000 refer to Company