**RATING RULE**

**RENTAL DEALERS COVERAGE FORM**

**Multistate**

**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.