4 Tips on How to Rent a Car RIGHT!

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SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

Providing Risk Management Solutions for the Seventh-day Adventist® Church

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You have been asked to travel on behalf of your company or you are taking a personal trip and a rental car is the best choice for your transportation. Just like anything else that looks so easy on the outside, there is much to know when renting a vehicle to avoid problems later.

You’ve traveled a long distance by plane or train. You just want to quickly pick up your rental car and be on your way to your final destination. This is not the time to be careless or rushed, as there are multiple priorities that you need to consider before leaving the rental car lot.

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**WEBINAR**
FOR CHURCH SAFETY OFFICERS

**October 8th 2:30 pm ET**

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Winterizing Your Church

**By John Dougan, ARM, ALCM, ARM**
Sr. Risk Control Specialist at Adventist Risk Management®, Inc.

Reserve your Webinar Seat Now at:
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Have you ever had to deal with frozen pipes?
Water damage from frozen pipes can cause serious damage to a church facility. This free webinar will focus on ways you can winterize your church facility and avoid these problems.

**Title:** Winterizing Your Church
**Date:** Tuesday, October 8, 2013
**Time:** 2:30 PM - 3:30 PM EDT
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You have been asked to travel on behalf of your company or you are taking a personal trip and a rental car is the best choice for your transportation. Just like anything else that looks so easy on the outside, there is much to know when renting a vehicle to avoid problems later.

You’ve traveled a long distance by plane or train. You just want to quickly pick up your rental car and be on your way to your final destination. This is not the time to be careless or rushed, as there are multiple priorities that you need to consider before leaving the rental car lot.

#1 The rental agency will ask you if you wish to purchase its insurance to protect yourself. If you are traveling for business, your employer may have adequate coverage in all states. The correct thing to do is to check with your office before you leave on a business trip to verify coverage and then decline this additional coverage.

If you are on a personal trip, however, you will need to check with your automobile insurer to see if you are fully covered in the state where you are renting the car and driving. If so, declining the insurance is the right choice. You do not need to purchase duplicate coverage. If your insurer does not offer coverage on rental vehicles or if you only carry state minimum limits in your
home state, then you should purchase this protection. It’s worth the price for the peace of mind.

#2 Walk around the vehicle and do a complete inspection prior to leaving the parking space. Check the tires for proper inflation as well as excessive wear. If any tread is missing or thin, refuse the vehicle. Don’t forget to check the spare tire is in the trunk and it is ready for use. Inspect the entire body of the vehicle from bumper to bumper. If there is even so much as a scratch, take a picture of it and report it to the attendant. Double check the rental contract before you leave the lot to make sure the attendant recorded the information. If you have any questions, do not accept the vehicle. You should request to speak with a service advisor from the rental agency prior to pulling out of the parking space.

#3 Open the doors of the vehicle and make certain they all work properly. Start the engine and turn on all the lights. Have someone stand behind the vehicle to ensure the brake lights and turn signals are also working. Check the dashboard to see if any warning lights are on. Check the gas gauge to be certain the tank is completely full. If not, have the attendant fill it before you leave.

#4 As you leave the parking lot; you should take note of any odd noises or handling issues such as brake noise or shimmy when the car is in motion. If you notice any of these, return the vehicle immediately.

Now that you have a safe, fully insured vehicle you can enjoy your trip. But what if an accident happens? Perhaps the car is hit while parked; you run into someone; a rock breaks your windshield etc.? Just as with any other vehicle that you own, you will need to handle the accident appropriately. When an accident occurs, it is not unusual to be scared and emotional. This is why it is important to have a checklist of the things you need to accomplish at the scene.

THESE ARE THE ACTIONS YOU NEED TO TAKE FOLLOWING AN ACCIDENT:

- Take pictures with a camera, cellphone, or tablet. The pictures should be not only of the vehicle(s), but the surrounding area as well. Be certain they are clear and usable.

- If another vehicle is involved, obtain information from the other vehicle. This should include name, address, email, phone number, insurance company, policy number, agent, and owner of vehicle.

- If you have an accident or the vehicle is stolen, call the police. Always call if there are injuries, seen or unseen, if vehicles are not drivable, or if you are blocking traffic and cannot move.

- If a rock or tree causes damage or the vehicle is hit on private property and there is no way to tell who hit it, the police likely will not respond. It is important to document all you can before leaving the scene.
- Notify the rental agency immediately if the vehicle is not drivable. If it is drivable, notify them immediately upon the return of the car.

The rental agency will repair all damages and will forward their invoice to you for payment. Immediately upon receipt of this package, you should send it to your insurance company if the trip was for personal travel. If you were on a business trip forward the package to Adventist Risk Management or your employer's insurance company. If you purchased the rental agency insurance, the agency will file the claim with its insurer and you will not receive or hear anything further on the matter.

Carina Franca