

Sec. 38a-799-4. Conditions

(a) No permittee may offer any insurance coverage under sections 38a-799-1 through 38a-799-9 of the Regulations of Connecticut State Agencies unless the underlying period of the rental agreement is sixty consecutive days or less.

(b) No permittee may offer any insurance coverage unless such permittee holds a direct appointment, in writing, by an insurance company authorized to transact business in this state, to solicit, negotiate or effect contracts of insurance on behalf of such insurance company.

(c) A permittee shall maintain in plain sight at every rental location where insurance coverage is offered, and give to all prospective renters who elect to purchase optional insurance coverage, before insurance coverage is effected, brochures or other written material that summarize, clearly and correctly in plain language consistent with the provisions of chapter 699a of the general statutes, (1) all terms, conditions and exclusions, if any, of the coverage offered, including the identity of the insurance company that underwrites the coverage provided and the process for filing a claim in the event of a loss to the renters who elect to purchase such coverage; (2) the price, benefits, advantages and limitations of the coverage offered; (3) that the insurance being offered to renters may duplicate coverage already provided by a renter's personal automobile insurance policy or by another source of coverage; and (4) that the purchase by the renter of any kind of insurance offered pursuant to sections 38a-799-1 through 38a-799-9 of the Regulations of Connecticut State Agencies is not required in order for a renter to rent a vehicle.

(d) A rental agreement shall contain, or have attached thereto, in ten point type or larger, a summary of the following information: (1) terms, conditions and exclusions, if any, of the coverage offered, including the identity of the insurance company underwriting the coverage provided and the process for filing a claim in the event of a loss to the renters who elect to purchase such coverage; (2) the price charged for insurance and the amount of coverage being purchased; (3) that the insurance being offered to renters may duplicate coverage already provided by a renter's personal automobile insurance policy or by another source of coverage; and (4) that the purchase by the renter of any kind of insurance offered pursuant to the rental agreement is not required in order for a renter to rent a vehicle.

(e) Cost for insurance shall be itemized separately in the rental agreement or may be contained in a separate invoice distinct from the rental agreement and signed by a representative of the rental company and by the renter.

(f) The rental company shall give to renters a copy of the rental agreement and, if applicable, of the separate invoice showing the insurance products that the renter has opted to purchase and the coverage to which the renter is entitled. Such copies shall be signed by a representative of the rental company and shall be conclusive proof of insurance coverage thereof.

(Adopted effective June 29, 2000)