
NEW LAW CHANGES PUBLIC INSURANCE REQUIREMENTS FOR RENTAL COMPANIES

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On November 1, 2012, a new law will change the legal responsibilities of vehicle rental companies when their renters are involved in accidents. In its present form, A.R.S. 28-2166 requires rental companies to procure minimum liability insurance, or be self insured, in the amount of \$15,000 for any one person injured or killed and \$30,000 for any number more than one injured or killed in any one accident. This liability coverage must also provide at least \$10,000 for property damage. The statute is clear that this public liability insurance/self insurance is primary coverage to any other available insurance coverage for damages caused by a renter. The amended A.R.S. 28-2166 retains the original coverage limits, but makes several important changes to this law.