

## **REQUIRED DOCUMENTS & INSURANCE**

### **Renter/Authorized Driver(s) Acknowledgments:**

- Renter/Authorized Driver(s) acknowledges and agrees that a driver must: (1) be 25 years of age, (2) hold a valid driver's license that is neither suspended or revoked, (3) possess insurance that covers the rented vehicle or have purchased an insurance package through us, (4) be listed as an Authorized Driver on this Agreement, and (5) not have had a DUI, DWI, DWAI or a "Wet and Reckless" in the past 36 months. Furthermore, we will not rent to repeat DUI offenders who are required to use a portable Breathalyzer.

### **Additional Requirements:**

- We will take a copy of all valid drivers' license(s) for any Authorized Driver. Additionally; we require that the driver's license be held for at least FIVE years prior to the rental period and have expiration date outside the rental period. All drivers must be able to present the original driver's license at the time of pick-up. No photocopies or facsimiles will be accepted.
- A copy of your insurance card(s) reflecting the coverage required for the main driver to rent the vehicle is mandatory. Proof of insurance is required prior to vehicle pick up and may be purchased as needed through our provider at an additional cost.
- Additional drivers (a maximum of 3 additional driver allowed per rental vehicle) must be approved and listed on the rental agreement in order to drive the rental vehicle.
- A copy of your passport and insurance including comprehensive automobile coverage (international travelers only, and passport must be valid within travel dates). Foreign drivers are also required to purchase our extended insurance through our provider at an addition cost.
- To rent from Idaho Overland Adventures, you must not have had a DUI, DWI, DWAI or a "Wet and Reckless" in the past 36 months. Furthermore, we will not rent to repeat DUI offenders who are required to use a portable Breathalyzer.

**Insurance: IF THE PRIMARY RENTER PURCHASES DAILY INSURANCE THROUGH IDAHO OVERLAND ADVENTURES' PROVIDER (MBA), ALL OTHER AUTHORIZED DRIVERS LISTED ON THE RENTAL AGREEMENT ARE COVERED. IF PRIMARY RENTER BRINGS OWN INSURANCE BINDER FOR COVERAGE, THEN ALL AUTHORIZED DRIVERS MUST ALSO PROVIDE THEIR INSURANCE BINDER.**

- Once booked with IOA, please let us know if will be purchasing insurance through our provider. If so, you will need to be sent our insurance provider and vehicle information (policy # and last 6 characters of VIN).
- You will need to purchase sufficient insurance coverage if you are unable to provide proof of your own sufficient coverage.
- You will need to know your rental period and payment method, which is separate from your Rental Payment. Please visit [www.mbamotorhome.com](http://www.mbamotorhome.com) for coverage on the "Adventure Vehicle" or [www.mbatrailer.com](http://www.mbatrailer.com) for coverage on the "Adventure Wagon". To purchase Supplemental Liability Insurance please visit [www.mbasli.com](http://www.mbasli.com) This extended coverage is excess liability insurance that is meant to protect the Renter and any Authorized Driver against third party claims for bodily injury and property damage.

- **Renters and Authorized Drivers that choose to provide their own binders, please consider the following:** *Vehicle Rentals:* You agree to provide primary auto liability, collision and comprehensive insurance covering you, us, and the Vehicle. Your personal insurance coverage must extend to rental vehicles, motor homes, and trailers. Your insurance coverage must provide at least the minimum limits of 25000/50000/15000 coverage required by the laws of the state of Idaho. Policies are available through MBA insurance for an additional cost.  
*Trailer Rentals:* You agree to provide liability insurance coverage on the Trailer through the insurance policy that covers your towing vehicle. Policies are available through MBA insurance for an additional cost.

#### **Extended Coverage:**

We also offer Supplemental Liability Insurance Policies ("Policy"), provided through MBA insurance, for an additional cost. This Policy helps provide extended coverage for qualified and verified renters that have been approved by Idaho Overland Adventures LLC. The Policy provides automobile liability coverage for bodily injury and property damage to third parties with limits no higher than the minimum amounts stated above by the laws of Idaho. Any insurance provided is excess to any other valid and collectible insurance whether primary, secondary, excess or contingent.

Please note that you will be responsible for any and all physical and mechanical damage incurred to the vehicle/trailer and/or gear/equipment during your trip and copies of insurance cards reflecting appropriate coverage must be on file with us prior to your rental.

**CONTACT IDAHO OVERLAND ADVENTURES FOR COMPLETE DRIVER AND INSURANCE INFORMATION AND REQUIREMENTS**