Equipment Rental Insurance Requirements

Patriot Sewer Equipment & Repair LLC · Please share this with your insurance agent or broker

All rentals are available to licensed contractors only and must be paid in advance. Before any equipment can be released, we must verify your contractor's license and a valid certificate of insurance (COI). To avoid delays at pickup, please complete the steps below **before your pickup date**.

What you need to do

1	**Send us your California contractor's license number** (CSLB). We verify every license before release.
2	**Send this document to your insurance agent or broker** and ask them to issue a certificate of insurance naming Patriot as certificate holder, additional insured, and loss payee, as shown on the sample (page 2).
3	**Have your agent send the certificate directly to us.** This is the fastest way to get approved. **If you send the certificate yourself**, we must contact your insurance agency directly to confirm the certificate and policies are valid before releasing equipment, which may add time. Call 888-318-9888 if you need our email address.
4	**Allow time for verification.** We confirm coverage with your insurance agency before release. Please submit your certificate at least **one business day** before pickup.

Minimum insurance requirements

Coverage	Minimum limits	Patriot must be listed as
Rented / Leased Equipment (Inland Marine or Contractor's Equipment coverage that covers rented equipment at job sites and in transit)	**Tow-behind jetters:** $50,000 **All other equipment:** $15,000 (cameras, monitors, locators, cart jetters, drain machines, smaller jetters)	**Loss Payee**
Commercial General Liability	$1,000,000 each occurrence $2,000,000 general aggregate	**Additional Insured** (CG 20 34 or equivalent endorsement)
Automobile Liability Required for tow-behind equipment	$1,000,000 combined single limit, covering the towing vehicle	Certificate Holder
Workers' Compensation Required if you have employees	Statutory limits (California)	Certificate Holder

Certificate holder information

Patriot Sewer Equipment & Repair LLC
6390 Columbus Street
Riverside, CA 92504

Your agent should use this name and address **exactly** as shown. Certificates with a different name may be rejected.

Important to know

- **Every coverage line must show a policy number, effective date, and expiration date.** Certificates missing policy numbers will not be accepted.
- **Every certificate is verified with the issuing insurance agency**, using contact information we confirm independently. Your agency must be reachable to confirm coverage. Certificates that cannot be verified will not be accepted.
- **Policies must be active for the entire rental period.** If your policy expires during a rental, we will need an updated certificate.
- **Your coverage limit must meet the minimum for the equipment you rent.** A $15,000 limit does not qualify for a tow-behind jetter.
- **You are responsible for your policy's deductible** and for any damage or loss not paid by your insurance. Damage charges are due when equipment is returned.
- **Certificates on file are kept for repeat rentals** until they expire. Have your agent send a renewed certificate when your policies renew.

Questions? Call us at **888-318-9888**.

SAMPLE CERTIFICATE OF INSURANCE

NOT A VALID CERTIFICATE

For reference only. Your broker should issue your certificate on the current ACORD 25 form, with your actual insurers, policy numbers, and dates. The certificate must include everything shown here.

PRODUCER (YOUR INSURANCE AGENT / BROKER)	INSURER(S) AFFORDING COVERAGE	NAIC #
Your Agency Name Agency address, phone, and email	INSURER A: General Liability Insurance Company	00000
	INSURER B: Auto Liability Insurance Company	00000
INSURED (YOU)	INSURER C: Workers' Compensation Insurance Company	00000
Your Company Name (as licensed) Your address	INSURER D: Inland Marine / Equipment Insurance Company	00000

LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS
A	**COMMERCIAL GENERAL** LIABILITY [X] Occurrence Addl Insured: CG 20 34	Y		**GL-1234567-SAMPLE**	01/01/2026	01/01/2027	EACH OCCURRENCE **$1,000,000** PERS & ADV INJURY **$1,000,000** GENERAL AGGREGATE **$2,000,000** PROD-COMP/OP AGG **$2,000,000**
B	**AUTOMOBILE LIABILITY** [X] Any Auto (covers towing vehicle)			**CA-2345678-SAMPLE**	01/01/2026	01/01/2027	COMBINED SINGLE LIMIT (Each accident) **$1,000,000**
C	**WORKERS COMPENSATION &** EMPLOYERS' LIABILITY (if you have employees)			**WC-3456789-SAMPLE**	01/01/2026	01/01/2027	[X] PER STATUTE E.L. EACH ACCIDENT **$1,000,000**
D	**INLAND MARINE - RENTED/** LEASED EQUIPMENT Loss Payee: Patriot			**IM-4567890-SAMPLE**	01/01/2026	01/01/2027	TOW-BEHIND JETTERS **$50,000** ALL OTHER EQUIP. **$15,000** DEDUCTIBLE **Renter's resp.**

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (required wording)

Patriot Sewer Equipment & Repair LLC is named as ADDITIONAL INSURED on the General Liability policy (Insurer A) per endorsement CG 20 34 or equivalent, with respect to equipment rented or leased from Patriot.
Patriot Sewer Equipment & Repair LLC is named as LOSS PAYEE on the Inland Marine / Rented-Leased Equipment policy (Insurer D) for borrowed, leased, rented, or hired tools, equipment, and mobile equipment.
Rented/leased equipment coverage applies at job sites, in storage, and in transit, with a limit of $50,000 for tow-behind jetters and $15,000 for all other equipment.
Automobile Liability (Insurer B) covers any vehicle used to tow rented equipment.

CERTIFICATE HOLDER	CANCELLATION
Patriot Sewer Equipment & Repair LLC 6390 Columbus Street Riverside, CA 92504	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. **AUTHORIZED REPRESENTATIVE** Signed by your agent

Before sending, your agent should confirm:

- ☐ Every policy has a policy number, effective date, and expiration date
- ☐ Patriot is listed exactly as shown in the Certificate Holder box
- ☐ Rented equipment limit meets the minimum for the equipment being rented
- ☐ Additional Insured (GL) and Loss Payee (equipment) wording is included
- ☐ All policies are active for the full rental period

SAMPLE