



COVERAGE & CLAIM ROUTES

Borrowed and Rental Vehicle Crash Coverage-Routing Workbook

Sort injury, liability and vehicle-damage claim routes when the driver does not own the vehicle, using permission, contract, trip-purpose and actual policy documents.

WHAT THIS WORKBOOK HELPS YOU DO

01

Complete your arrangement and permission record

02

Complete your loss-category coverage routing

03

Complete your contract and policy document audit

For people handling accident-related paperwork and preparing clear, evidence-backed questions.

Use it on screen or on paper. Save a personal copy before entering information. Blank response areas are fillable; printed copies work just as well. Keep completed copies private.

Scope. Educational organization tools, not legal, medical, tax or financial advice. No claim result, coverage decision or payment is promised. Verify policy language, current local rules and all deadlines with the appropriate professional or official source.



START HERE

Start with a clear working file

Work on one claim, account or issue at a time. Keep originals unchanged and label working copies with a short evidence ID. Complete the guidance in order, then use the worksheets to turn questions into an organized next step.

A practical order

- 01 Read the four guidance pages before filling the worksheets. Mark facts you can support and questions that still need an answer.

GUIDANCE / PAGES 03-06

- 02 Use the fictional examples to check your method. Their facts and dollar amounts do not describe your claim or predict an outcome.

EXAMPLES / PAGE 07

- 03 Complete the four working sheets, then use the readiness check and next-step page. Duplicate a worksheet when you need another record.

WORKSHEETS / PAGES 08-11

Protect your information

Store completed copies somewhere private. Use a claim or account suffix when a full identifier is unnecessary. Share only relevant copies through a verified recipient and appropriate channel. A saved PDF can contain personal information even when it is not open on screen.

Before a deadline. Do not wait to finish this workbook when a notice, release, court paper or policy deadline needs attention. Verify the actual requirement and seek qualified help promptly.



GUIDANCE 1

01

Identify the nonowned-vehicle arrangement

Record whether the vehicle was borrowed from a person, rented from a company, supplied by a repair shop or provided for work. Include owner, renter, actual driver, dates and actual purpose of use. These facts should not be flattened into 'someone else's car.' Keep relevant permission or rental documents and any changes to drivers or rental dates. The workbook does not determine whether a rental condition is legally enforceable or a policy exclusion applies.

Separate the four financial questions

Create separate lines for injury benefits, liability to others, damage to the vehicle being driven and the cost of substitute transportation. A policy or contract can address one without answering the rest. Rental reimbursement is not the same concept as coverage for damage to a rental vehicle, as New York DFS explains. This product routes the questions; disputed rental damage charges need a separate invoice review.

Keep four loss questions separate; one policy or contract may not answer them all.



Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 2

02

Build the permission and authorized-driver record

Record who gave permission, what was permitted, when it was given and any written driver restrictions. Preserve rental documents and lawful communications. If actual use differed from the agreement, state the facts accurately and seek qualified review. Do not ask someone to backdate permission or add a driver after the event as if they had been authorized earlier. A coverage inquiry is stronger when material uncertainties are disclosed honestly.

Collect policies and benefit booklets

List the owner's policy, driver's own policy, any nonowner policy, rental protection documents and employer coverage where relevant. Obtain actual forms and endorsements rather than relying on a card or a checkout label. For payment-card benefits, record the benefit administrator and booklet version without storing full card numbers. Do not assume card benefits are always primary or always secondary; ask using the actual contract, vehicle and rental facts.

RELATED WORKING SHEETS

- Arrangement and permission record
- Contract and policy document audit

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 3

03

Check purpose-of-use and eligibility questions

Identify business travel, delivery activity, household use, frequent borrowing, vehicle type and rental length as questions to compare against the actual wording. Texas DOI advises checking exclusions and limitations for borrowed vehicles and distinguishes nonowner liability coverage from injury or borrowed-car damage coverage. This is not a national rulebook. Employer involvement may justify a separate work-errand review; app-based transport requires a separate coverage-period review.

Verify responsibility and submission sequence

Create a written routing plan for each loss category, naming the receiving carrier or benefit administrator, required documents and evidence of submission. If a provider says another policy must respond first, request the clause or written explanation. Do not delay all reporting while debating priority. Record unresolved obligations separately and get advice before assuming one carrier's refusal proves every other policy must pay.

RELATED WORKING SHEETS

- Loss-category coverage routing
- Contract and policy document audit

Sources for this page: [1], [2], [3]. See the linked source guide.



GUIDANCE 4

04

Preserve contract and inspection evidence

Keep the rental or loan agreement, vehicle handover condition record, incident report and return/inspection documents together. Identify any consent requirements before repair, disposal or statements to another party. This section preserves the context needed for coverage review; it does not estimate repair costs or decide disputed loss-of-use charges. Keep any requested releases or payment commitments out of routine paperwork until their scope is understood.

Prepare a nonowned-vehicle review packet

End with an arrangement summary, driver-permission facts, coverage-route matrix and open questions. A reviewer should quickly see the distinction between the driver's liability, their own injuries and damage to the borrowed vehicle. Escalate for unauthorized-driver allegations, material business-use questions, competing primary/excess positions or a release. Do not represent the worksheet as a determination that insurance follows either the vehicle or driver in every case.

RELATED WORKING SHEETS

- Arrangement and permission record
- Loss-category coverage routing

Sources for this page: [1], [2], [3]. See the linked source guide.



FICTIONAL EXAMPLES

Work through the examples

These invented cases demonstrate the method. They are not case results, estimates of what you will receive or statements of universal rights.

01 Example 1

Fictional Sam borrowed a neighbor's car for one trip. A text grants permission, but regular-use policy treatment remains a separate question.

02 Example 2

Injury benefits and damage to the rental car have separate rows. A rental-reimbursement endorsement is not entered as proof of either.

03 Example 3

The rental checkout receipt lists a protection option, but its terms are missing. The packet marks the benefit unverified.

04 Example 4

The owner's carrier cites a driver restriction; Sam's carrier asks for that letter. Both positions remain indexed for professional review.



WORKSHEET 1

01

Arrangement and permission record

Preserve actual terms and facts; do not convert assumptions into authorization.

Owner/rental company

Named renter

Actual driver

Permission source/date

Vehicle type

Use dates

Trip purpose

Restrictions or discrepancy

Evidence

Related guidance: Identify the nonowned-vehicle arrangement



WORKSHEET 2

02

Loss-category coverage routing

Use one copy per category and verify sequence from actual documents.

Loss category

Potential policy/benefit

Insured person/vehicle

Relevant clause

Primary/excess question

Contact

Documents requested

Submission/receipt

Related guidance: [Check purpose-of-use and eligibility questions](#)



WORKSHEET 3

03

Contract and policy document audit

Collect full documents, not just a cover sheet; avoid full payment-card or credential storage.

Document/version

Effective dates

Driver listing

Territory

Vehicle/use condition

Notice requirement

Missing page

Question for reviewer

Related guidance: [Check purpose-of-use and eligibility questions](#)



WORKSHEET 4

04

Competing insurer instructions

Keep both positions and ask for a clear written route rather than assuming rejection equals no coverage.

Carrier

Date

Claim category

Instruction

Wording cited

Other carrier affected

Next verification

Deadline concern

Related guidance: [Check purpose-of-use and eligibility questions](#)



READINESS REVIEW

Check the file before using it

REVIEW EACH ITEM BEFORE MOVING ON

- ☐ Each working figure or statement is linked to an identifiable document.
- ☐ Missing information is marked as unverified rather than estimated as fact.
- ☐ The exact question and the person or organization able to answer it are identified.
- ☐ The current document version and any conflicting version are preserved.
- ☐ Independent deadlines and the source of each deadline have been checked.
- ☐ The final written response has been compared with the original question.

What still needs attention

Open fact or decision, who can resolve it, and the source needed

Completion standard. The working file is complete when the important facts are supported, the next action is assigned and any unresolved issues remain clearly visible. A completed checklist does not establish coverage, entitlement or legal compliance.



ACTION PLAN

Write down the next step

Choose the smallest useful next step. Make the request specific enough that the recipient can locate the record and explain or address the exact issue. Keep proof of what you sent and what came back.

The exact issue or request

Evidence IDs and document versions that support the request

Verified recipient and channel

Date sent and follow-up date

What response will resolve the issue, and what still needs professional review

Separate decisions. A courtesy follow-up date is not a legal deadline. A document request does not automatically pause another requirement. Do not sign, settle, move property or disclose sensitive records merely because a box on this page is complete.



REFERENCE GUIDE

Sources and scope

The linked official sources support the educational background. The forms and examples are original organization tools. Sources were checked on October 1, 2026; policies, procedures and law may change. Recheck the current source before relying on a rule.

[1] Texas DOI auto insurance guide

A nonowner liability policy is described as covering harm caused to others, not the driver's injuries or damage to the borrowed car. The regulator advises asking about borrowed-vehicle exclusions and coverage limits. Scope: Texas-specific explanation and actual policy terms matter; do not adopt a national priority rule.

<https://www.tdi.texas.gov/pubs/consumer/cb020.html>

[2] New York DFS consumer auto FAQ

New York distinguishes rental vehicle coverage from rental reimbursement and describes specific state rental-coverage rules. Scope: State-specific conditions and exceptions; coverage is not automatic for every policy or rental arrangement.

https://www.dfs.ny.gov/faqs/consumer_faqs/automobile

[3] Texas DOI rental-car insurance guidance

The regulator recommends checking the actual auto coverage and notes different considerations for business travel. Scope: Its broad credit-card secondary-coverage description is not a universal rule; actual benefit contract controls.

<https://www.tdi.texas.gov/tips/rental-car-insurance.html>

Keep the scope clear

No universal vehicle-first/driver-first statement

No automatic permission or coverage

No retroactive driver authorization

No card-number storage