

10-604.

(A) A SPECIAL RESTRICTED CERTIFICATE OF QUALIFICATION ISSUED UNDER THIS SUBTITLE AUTHORIZES THE MOTOR VEHICLE RENTAL COMPANY TO OFFER OR SELL, IN CONNECTION WITH, AND INCIDENTAL TO, A MOTOR VEHICLE RENTAL AGREEMENT IN WHICH THE RENTAL PERIOD DOES NOT EXCEED 30 DAYS; THE INSURANCE PRODUCTS SPECIFIED IN PARAGRAPH (B) OF THIS SECTION IF:

(1) THE POLICIES HAVE BEEN FILED WITH AND APPROVED BY THE COMMISSIONER;

(2) THE MOTOR VEHICLE RENTAL COMPANY HOLDS AN APPOINTMENT WITH EACH AUTHORIZED INSURER, UNDER § 10-118(A) OF THIS TITLE, THAT THE MOTOR VEHICLE RENTAL COMPANY INTENDS TO REPRESENT;

(3) PRIOR TO COMPLETION OF THE RENTAL TRANSACTION, THE MOTOR VEHICLE RENTAL COMPANY PROVIDES TO THE RENTER DISCLOSURES APPROVED BY THE COMMISSIONER THAT:

(I) SUMMARIZE, CLEARLY AND CORRECTLY, THE MATERIAL TERMS OF COVERAGE, INCLUDING LIMITATIONS OR EXCLUSIONS;

(II) IDENTIFY THE AUTHORIZED INSURER OR INSURERS;

(III) SPECIFY THAT THE POLICIES OFFERED BY THE MOTOR VEHICLE RENTAL COMPANY MAY PROVIDE A DUPLICATION OF COVERAGE ALREADY PROVIDED BY A RENTER'S PERSONAL AUTOMOBILE INSURANCE POLICY, HOMEOWNER'S INSURANCE POLICY, PERSONAL LIABILITY INSURANCE POLICY, OR OTHER SOURCE OF COVERAGE;

(IV) SPECIFY THAT THE PURCHASE OF THE COVERAGES OFFERED BY THE MOTOR VEHICLE RENTAL COMPANY IS NOT REQUIRED IN ORDER FOR THE RENTER TO RENT A VEHICLE;

(V) DESCRIBE THE PROCESS BY WHICH THE RENTER CAN FILE A CLAIM; AND

(VI) SPECIFY THAT ANY EXCESS LIABILITY COVERAGE PURCHASED BY THE RENTER MAY DUPLICATE COVERAGE REQUIRED TO BE PROVIDED UNDER § 18-102(A)(2) OF THE TRANSPORTATION ARTICLE; AND

(4) THE MOTOR VEHICLE RENTAL COMPANY PROVIDES A TRAINING PROGRAM, APPROVED BY THE INSURANCE COMMISSIONER, FOR ANY EMPLOYEE WHO OFFERS, SELLS, SOLICITS, OR PROCURES INSURANCE COVERAGE UNDER THIS SUBTITLE THAT INCLUDES:

(I) INSTRUCTION ABOUT THE KINDS OF INSURANCE SPECIFIED IN SUBSECTION (B) OF THIS SECTION THAT CAN BE OFFERED TO RENTERS;

(II) INSTRUCTION THAT THE TRAINEE SHALL INFORM A RENTER THAT THE PURCHASE OF ANY INSURANCE FROM THE MOTOR VEHICLE RENTAL COMPANY IS NOT REQUIRED IN ORDER FOR THE RENTER TO RENT A VEHICLE; AND