



Insurance Requirements for Equipment Rentals

Big Mountain Enterprises LLC dba Rugged Rentals

To rent equipment without purchasing our optional Limited Damage Waiver (LDW), customers must submit a valid Certificate of Insurance (COI) that meets the coverage and documentation standards outlined below. While we highly recommend the LDW for most customers, an approved COI may be accepted in lieu of the waiver - subject to review.

Minimum Required Insurance Coverage

Your insurance policy must include the following:

General Liability Coverage

Minimum coverage amount: \$1,000,000.00

Rented Equipment Coverage

The policy must cover the full replacement value of any equipment rented from Big Mountain Enterprises LLC dba Rugged Rentals.

Required Certificate of Insurance (COI) Details

To be approved, your COI must clearly include:

Loss Payee Designation

Rugged Rentals must be listed as the Loss Payee under the rented equipment coverage.

Additional Insured Status

Rugged Rentals must be named as an Additional Insured with respect to the general liability portion of the policy.

Certificate Holder

Rugged Rentals must be clearly identified as the Certificate Holder.

No other entities may be listed - Rugged Rentals must be the sole Certificate Holder.

Policy Exclusions

Any exclusions, limitations, or restrictions that could affect liability or rental equipment coverage must be disclosed. Certain exclusions may render your policy unacceptable.



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Important Notes

A COI that does not meet all outlined requirements may be rejected.

Final acceptance of insurance in place of the LDW is at the sole discretion of Rugged Rentals.

A compliant Certificate of Insurance may also be required to process credit applications or rental agreements.

Please submit your Certificate of Insurance to ruggedrentalscontact@gmail.com.

The LDW does not replace responsible operation. All renters must follow equipment instructions and manufacturer guidelines at all times.

How to Submit Your Insurance Quickly

1. Contact your insurance provider and request a Certificate of Insurance (COI).
 2. Provide them with the following information:
 - Name: Rugged Rentals (Big Mountain Enterprises LLC)
 - Email: support@ruggedrentals.com
 - Requirements: Must list Rugged Rentals as the only Certificate Holder, Additional Insured, and Loss Payee.
- Big Mountain Enterprises LLC dba Rugged Rentals
3. Ensure your coverage includes:
 - General Liability: Minimum \$1,000,000
 - Rented Equipment: Covers full replacement value
 4. Ask your provider to email the COI directly to support@ruggedrentals.com.

Note: If you're short on time or prefer not to go through your insurer, you may opt to purchase the Limited Damage Waiver (LDW) instead.