

## **Auto Rental – Direct Billing**

NPIA, Inc., on behalf on the Nonprofit Insurance Trust (NIT), has set up direct billing contracts with the following Auto Rental companies to streamline the auto rental process and reduce costs. See the rental companies' websites for a complete list of rental locations:

**Choice Auto Rental:** <http://choiceautorental.com> - Locations in Twin Cities Metro  
**Enterprise:** <https://www.enterprise.com> – Locations nationwide

### **Rental Process**

If you have a vehicle in the shop due to a covered loss and need a rental replacement vehicle, please follow the following steps to obtain a rental vehicle:

1. Notify the NPIA Claims Adjuster assigned to your claim that you need a rental. If you have a preferred rental company, please notify the adjuster.
2. The NPIA adjuster will contact the rental company and preapprove a rental.
3. The rental company will contact you and the shop to schedule and coordinate rental pick-up and drop-off.
4. If the rental needs to be extended due to delays in repairs, the rental company will contact NPIA directly for approval.
5. Once the rental is returned the rental company will bill NIT directly.

### **Please note:**

1. You will need to provide the rental company with a credit card for a security deposit hold.
2. There is a \$50 per day rental limit and a 30-day maximum rental per claim. If you exceed these limits the additional costs will be out-of-pocket to you.
3. NIT does not cover gas for the rentals.
4. You are not obligated to use the rental companies listed above, however, we would encourage you to do so whenever practical. The rental rates under these direct billing contract are often 20-30% lower than typical retail rates. Using these companies will also save you time and effort as NPIA will handle the communication and billing.

### **Urgent Situations:**

1. If you have a vehicle that is unusable due to a covered loss and need a rental immediately, you may contact the rental company directly and get a rental. Please notify the rental company of your NIT policy number.
2. Please submit a claim to NIT as soon as possible. Once the claim is set up and coverage is verified, the NPIA adjuster will be able to retroactively approve the rental for direct billing.

### **If you have questions regarding Auto Rentals, please contact:**

Andrew Johnson  
Property & Liability Claims Adjuster/Business Analyst  
[ajohnson@npiainc.com](mailto:ajohnson@npiainc.com)  
Phone: 952.847.2488/Fax: 952.847.2477