

# FAQ's (frequently asked questions)

## WHAT IS FTV?

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FTV (Fire, Theft, Vandalism) is not insurance. It is, however, limited protection against damage to equipment you have rented from Halton Rental. See the inside of this brochure for complete details and limitations.

## DO I HAVE TO PURCHASE FTV?

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FTV is required for any Customer who does not have a valid Insurance Certificate on file with Halton Rental at the time of rental.

## WHAT INSURANCE REQUIREMENTS DO I HAVE TO MEET?

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To avoid FTV, your Insurance Certificate must include the following:

- Minimum of \$1 million in General Liability coverage.
- Minimum Physical Damage coverage on leased or rented equipment of \$25,000 or the value of the equipment rented, whichever is greater.

Certificates should be mailed or faxed to:

Halton Rental  
6654 NE 47<sup>th</sup>  
Portland, OR 97218

503-280-1893 (fax)

**Contact your Rental Sales Representative if you have questions about FTV.**

## Equipment Rentals and Sales for Construction and Industry

**888-818-8000**



### HALTON RENTAL

#### Wilsonville

28800 SW Boberg Rd.  
Wilsonville, OR 97070  
(503) 682-7000

#### Portland

6654 NE 47th  
Portland, OR 97218  
(503) 280-1899

#### Salem

3850 Turner Rd. SE  
Salem, OR 97302  
(503) 364-0602

#### The Dalles

1238 W. Second St.  
The Dalles, OR 97058  
(541) 296-4642

#### Longview

1205 Baltimore St.  
Longview, WA 98632  
(360) 423-5760

[www.haltonco.com](http://www.haltonco.com)



FIRE THEFT & VANDALISM

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*What You Need To  
Know About FTV*



**HALTON RENTAL**

**888-818-8000**

## 1 . CUSTOMER'S GENERAL RESPONSIBILITY:

By entering into a Halton Rental (Rental Agreement), Customer acknowledges receipt, understanding and responsibilities as stated on the front and reverse side of the Rental Agreement. You have agreed to be responsible for any loss or damage to the Equipment, and for its return in the same condition in which received, except for normal wear and tear. This responsibility is limited to the full value of the Equipment at the time it is lost or damaged, including but not limited to Halton's expenses, such as loss of use, appraisal fees or recovery costs. If the Customer is deemed responsible for damage to the Equipment, the equipment may either be repaired by Halton or a company of Halton's choosing. The cost of labor and parts of such repairs will be the prevailing shop/ list rated in effect at the time of repair. In the event that an outside source is used then that cost will be applied to the repair billing.

**2 . FIRE, THEFT & VANDALISM (FTV): All customers renting equipment from Halton and/or The CAT Rental Store are required to maintain physical damage insurance or accept the Fire, Theft & Vandalism (FTV) Protection Plan.** Any customer not providing proof of insurance will be charged an amount for the FTV equal to 12% of the gross rental amount. The FTV is not insurance; however, it does provide coverage for certain damage to rented equipment, owned by Halton or The CAT Rental Store. **This plan does not cover equipment licensed for highway or public roadway use or equipment obtained from other companies and rented to the Customer.**

## FTV (Fire, Theft & Vandalism) Explanation of Coverage

In the event of a covered occurrence (defined below), Customer is responsible for the resulting loss up to the higher of \$1,000.00 or the cost of the repair, per occurrence for each separate piece of equipment rented.

### COVERED OCCURENCES

The following are considered covered occurrences:

- a) Theft of equipment from Customer provided reasonable precautions were taken to protect and secure the rented equipment, and a police report was filed.
- b) Damage to equipment caused by vandalism not resulting from Customer's negligence provided a police report was filed.
- c) Damage to equipment caused by natural disasters such as floods, earthquakes, wildfires, or other natural disasters.

### EXCLUSIONS FROM COVERAGE

- a) Theft of accessories, such as air hoses, blades, tires, electric cords, tools and similar items.
- b) Damage caused by improper use, failure to secure equipment during transportation or exceeding or overloading the rated capacity of the equipment.
- c) Damage to motors or other electrical devices caused by surges in electrical current.
- d) Damage resulting from misuse, abuse, or failure to maintain proper oil, fuel, hydraulic, coolant or pressure levels, lack of lubrication or other normal servicing of the equipment.
- e) Loss or damage caused by use or possession of the equipment in violation

of any terms of the rental agreement, or any law, ordinance or regulation.

- f) Loss or damage caused by failure to keep the equipment in a secure area up to a period of 48 hours after unit is called off rent.
- g) Loss or damage caused by intentional abuse, malicious mischief or neglect.
- h) Damage to, or loss of equipment in the possession of a third party.

### TIRE DAMAGE

All damage to tires and tubes caused by blowouts, bruises, cuts, road hazards or other causes inherent in the use of the equipment remain the responsibility of the customer, regardless of FTV purchased.

## 3 . WAIVER EXCEPTION

Even if the customer has purchased the Fire, Theft & Vandalism (FTV), Customer will still be liable for all resulting loss or damage to the equipment and expense of Halton, if such damage results from the gross negligence of Customer which includes, but is in no way limited to the use or abusive manner, or intentional damage to the Equipment by Customer or with Customer's permission.

## 4 . SUBROGATION:

In the event of any loss or damage to the Equipment, Halton will subrogate with respect to any right of the Customer to recover against any person, firm, corporation or other entity. Customer will execute and deliver whatever instruments and papers are required and do whatever else is necessary to secure such rights. Customer will cooperate fully with Halton and/or its insured(s) in the prosecution of those rights and will neither take nor permit nor suffer any action that may prejudice Halton's rights with respect thereto.