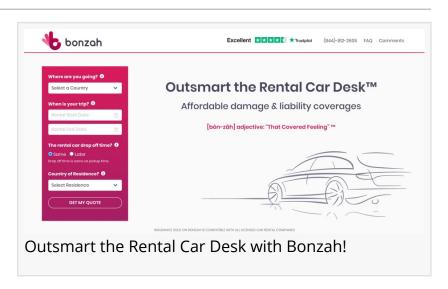


Insurtech startup protects rental car drivers against the high costs from rental companies

Insurance startup offers users a new system to "outsmart the rental car desk".

DES MOINES, IOWA, UNITED STATES, June 25, 2020 /EINPresswire.com/ -- Pablow, Inc. (Pablow), an insurtech startup, launched a new product for rental car drivers so they can buy insurance protection before they pick up their vehicle. Through this system, drivers can avoid the high prices at the rental counter.



"Rental car companies are notorious for inflating the cost of their insurance," said Steve Sherlock Founder of Pablow Inc. d.b.a. Bonzah.com. "It can get to the point where the insurance costs more than the rental itself!"



I designed the system for renters who don't own a car but frequently rent. I haven't owned a car for 14 years, so the system is built to fit my own rental needs, which included 90 rental days in 2019."

Steve Sherlock

On Bonzah's mobile app and website, renters can buy primary damage, primary liability and supplemental liability insurance all online. This way they don't have to pay the sky-high rental counter insurance rates or meet anyone in-person, to help with social distancing.

"Danger from a Federal Court ruling"

A recent Federal Court ruling has made it even more urgent to have enough <u>rental car insurance</u>. The ruling

states rental car companies are not liable for damage their customers cause to another person or their property.

"Let's say a rental car driver had an accident that caused \$300,000 in bodily injury to someone else. The rental car company would pay the injured person up to the state minimum, \$35,000 in California," explained Sherlock. "The injured person could still come after the driver for the remaining \$265,000. If that wasn't bad enough, the rental car company could also come after the

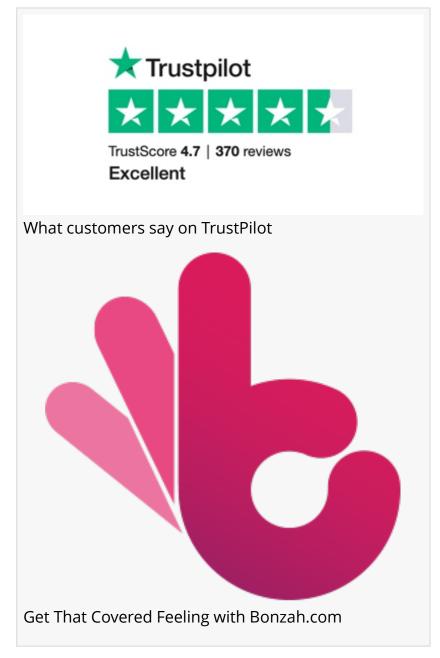
driver to get their \$35,000 back!"

Through Bonzah, renters can set up enough liability insurance for this situation at a more affordable price. They can buy primary coverage up to the state limits and then top it off with supplemental liability insurance, up to \$1 million in aggregate coverage.

"A value for both frequent renters and car owners"

Sherlock designed this service for "power renters" like himself, those who don't own a car but frequently rent to get around. Sherlock added that "I haven't owned a car for 14 years, and designed the system to fit my own rental needs, which included 90 rental days in 2019."

Roughly 4 out of 10 consumers do not believe owning a car is necessary but having access to transportation is, according to a recent survey from Cox Automotive. These consumers would benefit from an easy, affordable and safe way to access rental cars that protects them against the cost of an accident.



Bonzah's service can also benefit customers who already own a vehicle and have their own auto insurance. Purchasing rental coverage through Bonzah, provides peace of mind when it comes to personal auto insurance deductibles and avoiding premium increases after a rental car accident.

There's also a chance their auto insurance would not even cover rental car accidents. "Does your policy cover rentals for business and leisure purposes, or is it limited to when your car is in the repair shop?" asked Sherlock. "Who knows, unless you read the fine print."

Rental car companies don't expect customers to study the details behind their insurance products, but this is a costly mistake. Customers who take advantage of Bonzah's new insurance

system will put themselves in position to outsmart the rental car desk.

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