

National Car Rental crime victim David Howe initiates and obtains one-way rental from MIA to RSW with Priceline account on October 28, 2016. Despite selecting a 'Compact' car, Howe was upgraded to a \$35k 'Premium' (Toyota Avalon) at no additional cost. Note that Howe is a business traveler and rented with a corporate credit card. The one-way rental may also be noteworthy as it relates to predatory/criminal behavior.

**From:** Priceline.com Customer Service [mailto:itinerary@production.priceline.com]  
**Sent:** Friday, October 28, 2016 1:49 PM  
**To:** DEH@DAVIDHOWE.COM  
**Subject:** Your priceline itinerary for Miami, FL - Friday, October 28, 2016 (Itinerary# 118-585-884-22)

Hi, David

### Compact Car from Miami Intl Airport (MIA)

Pick-up:	<b>Fri Oct 28, 2016 - 2:00 PM</b> National Car Rental Miami Intl Airport (MIA) 3900 Nw 25th St, Miami, FL 33142 <i>On Airport</i>	
Drop-off:	<b>Sat Oct 29, 2016 - 2:00 PM</b> National Car Rental Southwest Florida Intl Airport (RSW) 10999 Terminal Access Rd, Fort Myers, FL 33913	
Driver:	David Howe National Car Rental confirmation number: 1129361295COUNT	
Car type:	Compact Car: Nissan Versa or similar <i>Make / model not guaranteed</i> ✓ Unlimited Mileage ⚙ Automatic Transmission ❄ Air Conditioner	

#### Summary of Charges / Receipt

Purchase date:	Oct 28, 2016
Payment method:	Visa (8818)
Billing name:	David Howe
Daily offer price:	\$24.00
Number of days:	1
Taxes & Fees	\$17.92
<b>Total charged:</b>	<b>\$41.92</b>
<b>Savings:</b>	<b>You saved 44%*</b>

Prices are in USD.  
This itinerary including Summary of Charges is your official receipt

#### Need Help?

[See more contact methods](#)

#### Important Information

- We recommend that you print a copy of this page and present it at the rental car counter to simplify the pick-up process.
- You will be charged now for this rental car reservation. Your rental car reservation is non-refundable, non-transferable and non-changeable even if the reservation is not used.
- Additional charges may apply at the counter if you pick up or drop off the car at a different date, time, or location than you requested for your reservation.
- Only the driver will be able to pick up the rental car at the counter and must present a valid driver's license. An additional driver can be added at the counter for a fee payable directly to the rental car company.
- National Car Rental will charge the driver at the rental counter for optional items you add to your reservation, including any child seats or special requests.
- You have indicated that the driver will provide a credit card in his/her name for the refundable security deposit required at the rental counter. The amount of credit required depends upon the car type, rental period, and optional items. The security deposit will be released back onto your card once the vehicle is returned.
- Some states collect fees, or tolls, for access to certain roadways. Some tolls may be cashless and fees are paid via an electronic toll collection program. National Car Rental may have a specific policy regarding cashless tolls, or offer the option to participate in their electronic toll collection program. We recommend you speak to the counter agent upon arrival about whether this may affect you.

'Compact' to 'Premium'...at no cost. Possible predatory connection because car is known to have pre-existing damage (Howe obtains proof of this with "Vehicle on Hold" receipt)



Rental Location  
MIAMI INTL ARPT  
3900 NW 25TH ST  
MIAMI

FL 33142

RA # 439620019  
\*\*\*\*\* REPRINT \*\*\*\*\*

28-OCT-2016 02:11 PM

Phone (888)826 6890

Bill Ref# 40046637286

Renter Name DAVID HOWE  
532 24TH ST NW  
MASSILLON

PRICELINE.COM  
Contract ID

Return Location  
FT MYERS INTL ARPT  
10999 TERMINAL ACCESS RD  
FORT MYERS

FL 33913-8

29-OCT-2016 01:57 PM

Phone (888)826 6890

Charges

TIRE/BATTERY FEE .02/DAY  
SALES TAX @7.000 %

Vehicle # GU214531  
Model AVALON  
Class Driven PCAR Hope you enjoyed your free upgrade  
Class Charge CCAR  
License# GIBP96  
State/Province FLORIDA  
M/Kms Driven 164  
M/Kms Out 18359  
M/Kms In 18523

Rate Info

Miami International Airport, Rental Car Center. Here customers receive the rental vehicle and are expected to note damage – apparently even very minor wear and tear. There's no attendant to walk around the vehicle and the garage is dark -- making it difficult to spot damage...particularly minor wear and tear.

At booth exit, employees routinely express little concern including often an unwillingness to record evidence of pre-existing damage. National's corporate office and 'Damage Recover Unit' dismisses this lack of scrutiny based on the myth of time-constraints for business travelers.

Fact: Howe is a CEO and extremely busy but would have preferred an agent – with a light – to go over the car and identify any concerns with photographs and unambiguous documentation. Ironically, National doesn't seem at all concerned about time constraints at vehicle check-in. The predatory encounter in the garage at RSW was definitely a time delay, among other profound frustrations to say the least.





When damage is identified, the method of recording it is rudimentary (example below from Enterprise rental not related to National's predatory/criminal encounter).

There are no photographs taken by the car rental agency. This is an area for the FL AG and lawmakers to give particular consideration.

Q76252

DRIVEN

CONDITION AND FUEL LEVEL AGREED TO  RENTER

# OF KEYS: 1

WINDSHIELD CONDITION:  
CLEAR  NO DAMAGE  
STAR   
CRACKED

FRONT

X= DENT --= SCRATCH O= MISSING

CONDITION SAME ON RETURN Yes No

OUT	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F
IN	E	1/8	1/4	3/8	1/2	5/8	3/4	7/8	F

No Gasoline Refunds

REFERENCE NUMBER:

ADDITIONAL AUTHORIZED DRIVER APPROVAL.  
I REQUEST OWNER'S PERMISSION

WHO IS UNDER MY CONTROL RESPONSIBLE FOR THEIR ACTIONS OF THIS RENTAL AGREEMENT AFFECT MY LIABILITY AND F

RENTER:

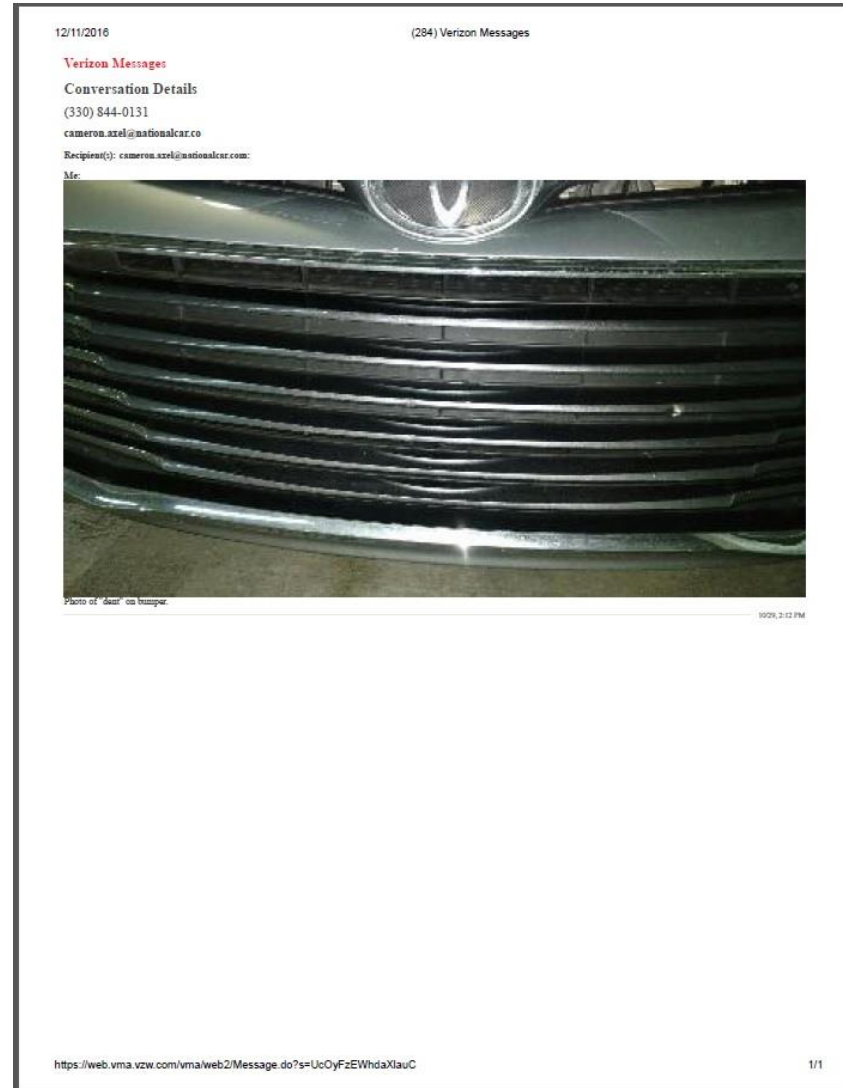
PERMISSION GRANTED TO OPERATE

OPERATION IN ANY OTHER STATE

RENTER DECLINES OPTIONAL DAMAGE WAIVER

Howe returns car the following day, exactly when due, without any incident while driving from Miami. However, upon entrance into garage, the agent – very curiously – spots a very minor ‘dent’ on the plastic grill (aka ‘ding & dent rental rip off scam’). Howe noticed the agent scrutinizing the car as he drove into the check-in area and became concerned that there was real damage based on the behavior of the agent. Howe quickly exited the vehicle and was told about the so called ‘dent’. This was the beginning of a predatory encounter that later ended as criminal fraud. Below is the photo that Howe took and then sent immediately to National’s manager.

Because Howe was very concerned that he was going to be the victim of a predatory scam, he sent the photo real-time via Verizon’s VTEXT server and made manager confirm receipt. Without this one photo, including undeniable and uncontroverted proof of condition of vehicle at check-in, Howe would have nothing to dispute subsequent extortion demand and criminal fraud.



Here's the screen shot from Verizon's VTEXT server...

The screenshot displays a Verizon VTEXT server interface. At the top, a red header bar contains a menu icon, refresh, send, and delete icons, and the contact name **cameron.axel@nationalcar.co**. Below the header is a list of messages. The selected message is from **cameron.axel@nationalcar.com** on 10/29, with the text "Photo of 'dent' on bumper." This message is highlighted in grey. To the right, a detailed view of this message is shown, featuring a red oval around the contact name and another red oval around the timestamp "10/29, 2:12 PM". Below the timestamp is a photograph of a car's front grille with a dent on the bumper. The caption below the photo reads "Photo of 'dent' on bumper."

ion564 - PIN TLOxp Online Reply HELP for help, Reply STOP to cancel. Msg&data

68359 11/02  
Your Netflix verification code is 952469.

Samantha 10/31  
Hi Samantha: Thanks for talking with me. You can call anytime. 🙄

**cameron.axel@nationa** 10/29  
Photo of "dent" on bumper.

24273 10/27  
Chase Mobile Txt 24273(CHASE) BAL=balance HIST=history

262966 10/25  
Delivered: Your Amazon package with AmazonBasics Portable Power Bank -

69877 10/25

**cameron.axel@nationalcar.com**

10/29, 2:12 PM

Photo of "dent" on bumper.

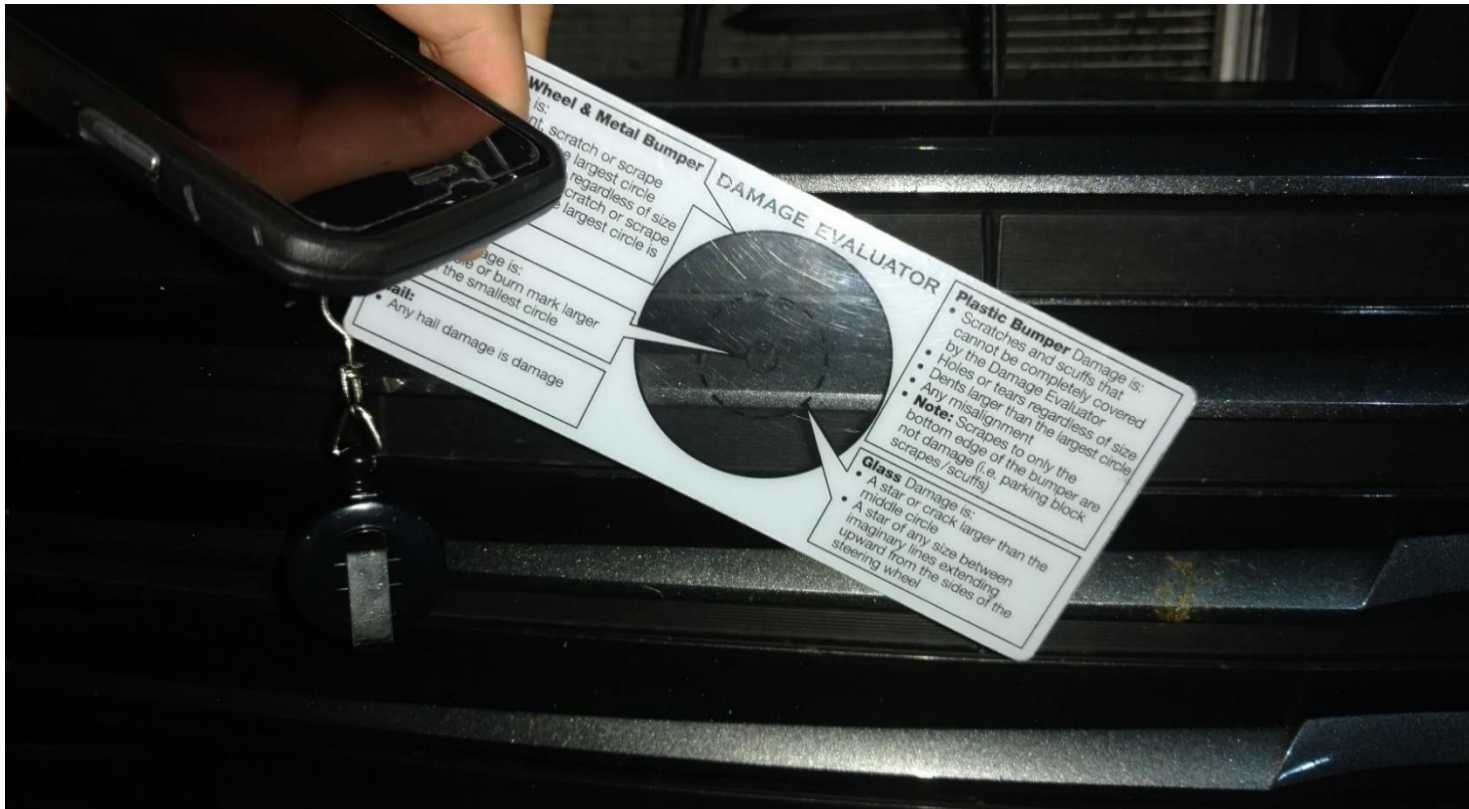


It turns out that National Car Rental has a 'Damage Evaluator' to determine, in no uncertain terms, what constitutes damage. This is a standard protocol at every rental location. However, despite this protocol and despite Howe's loud objection to the so called 'damage', neither the agent checking the car in nor the manager bothered to follow the protocol. And that begs the question. Why wouldn't the employees follow protocol...particularly when a customer is disputing the claim of 'damage' vs. wear and tear?

The answer is obvious...

Because the 'Damage Evaluator' would have conspicuously and unequivocally identified the so called dent for what is really was: NORMAL WEAR AND TEAR. Note: This is the same make and model in the photo below: Toyota Avalon. This demonstration was provided by the manager at FLL and clearly demonstrates WEAR and TEAR.

Unfortunately victim Howe did not know about the tool and this may be something for lawmakers to regulate with generally accepted standards and strict enforcement.



...And even more concerning, it turns out that Premium upgrade was a rented to Howe with an 'Vehicle on Hold' status. Howe obtained a receipt of this and was told the vehicle had prior damage.



RA 439620019      Bill 40046637266  
Rental 28-OCT-2016 02:11 PM  
MIAMI INTL ARPT  
Return 29-OCT-2016 01:57 PM  
FT MYERS INTL ARPT

DAVID HOWE  
Vehicle # GJ214531  
Model AVALON  
Class Driven PCAR      Class Charged CCAR  
License# G1BP96      State/Province FL  
M/Kes Driven 164  
M/Kes Out 18359  
M/Kes In 16523

PRICELINE.COM  
Charges      No Unit      Price      Amount  
TIRE/BATTERY FEE                0.02\*  
SALES TAX @7.000%                0.00

Total Charges      USD 0.02

Paid By      Visa      8818  
Amount Due      USD 0.00

\* Taxable items  
Subject to Audit  
Your Emerald Club Number is 394264323  
Emerald Club rental credits will be posted within 24 hours  
We hope you enjoyed driving your upgraded Emerald Club vehicle.  
Customer Service Number 1-800-468-3334

V V EEEEE H H I I I I I C C C L EEEEE  
V V E H H I C C L E  
V V E H H I C L E  
V V EEE H H I C L EEE  
V V E H H I C L E  
V V E H H I C C L E  
V EEEEE H H I I I I I C C L L L L L EEEEE

000 N N H H 000 L 0000  
0 0 N N H H 0 0 L 0 0  
0 0 N N H H 0 0 L 0 0  
0 0 N N H H 0 0 L 0 0  
0 0 N N H H 0 0 L 0 0  
0 0 N N H H 0 0 L 0 0  
0 0 N N H H 0 0 L 0 0  
000 N N H H 000 L L L L L 0000

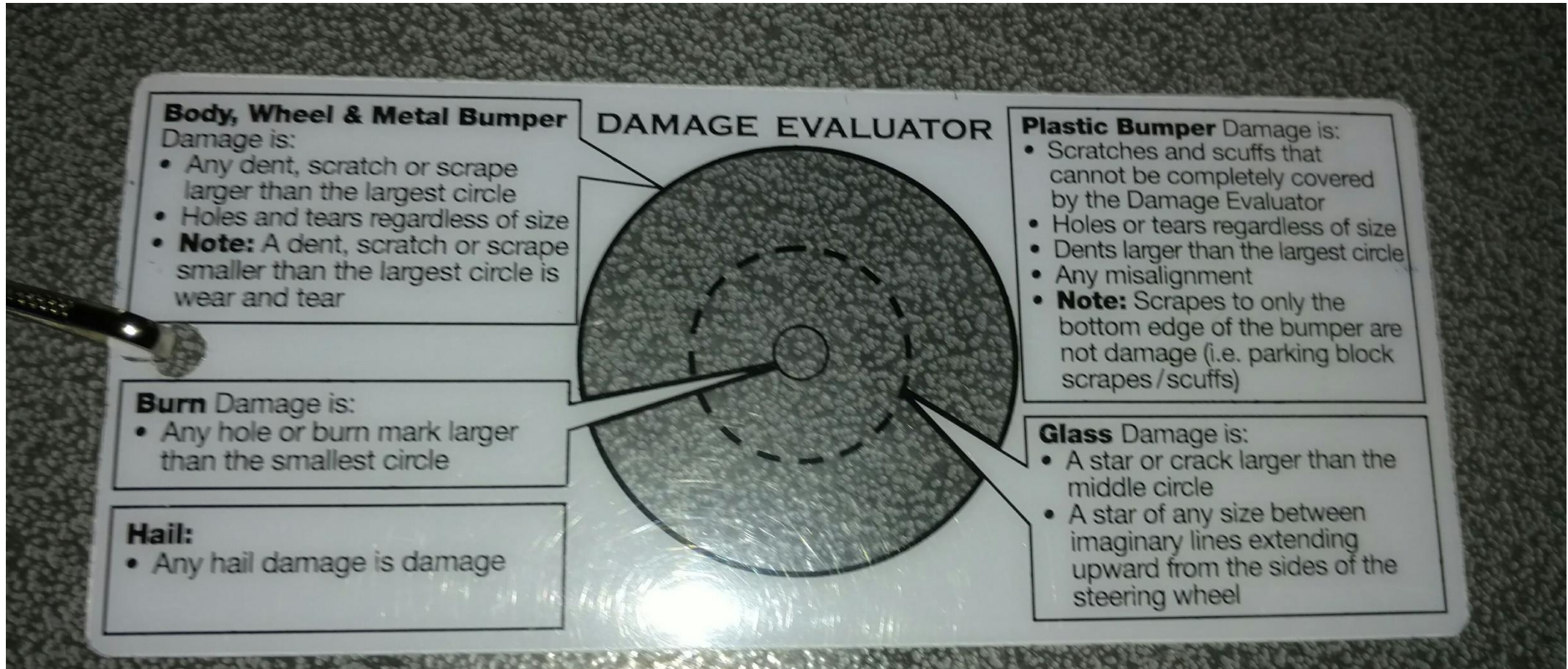
VEHICLE ON HOLD STATUS  
VEH # GJ214531  
PLATE # G1BP96 FL  
M/KM 16523

ST/RC : P:BD  
Body Damage

      2



This is National's "Damage Evaluator" and it is a hard and standard protocol at every National agency that Howe visited. Moreover, it was provided to Howe by another employee who "didn't want to lose his job" but was nevertheless willing to demonstrate the protocol. Note the clear descriptions would have unequivocally revealed that the so called "dent" with Howe's rental is NOT DAMAGE. Of course the agents never bothered to use the evaluator. Subsequently, the car was damaged with photos added to Howe's record along with payment demand of \$502.80.



Howe presents a photo of the 'dent' to a National manager at FLL. Hear the manger tell Howe that there's no need to report this...

[Click video to view](#)



Listen to another National employee explain how this very minor wear and tear does not need to be reported. Of course it's important to pay attention to the question about WHEN the question is asked. If it's before the car goes out then it's definitely not an issue...but on return...the situation and response may be very different. Lawmakers need to ensure a consistent experience to prevent predatory encounters.

Click video to view



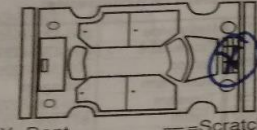


National makes production of normal wear and tear as damage. The company makes the incident official via "Express Incident Report", automatically assuming the renter is responsible without a shred of evidence whether its pre-existing wear and tear or even damage. On the back side of the form there is a request for credit card and insurance information. The goal is to remove the renter from the transaction so the 'Damage Recovery Unit' can "satisfy the claim" with as little interference or objection as possible. In general, the claims involve fake damage with money demands relatively inconsequential. By keeping claims relatively inexpensive (< \$1500.00), insurance/credit card companies are likely to pay quickly and with high frequency. It's a well tuned machine to say the least and lawmakers must be made aware.

Notice the "D" that's circled near the top right-hand portion. The manager writes this and tells the victim renter this means "Do Not Pursue". It's a tactic to minimize the renter's anger and frustration. It's also designed to encourage individuals to discard evidence of the rental and any supporting information that may be helpful in a dispute (i.e. vehicle on hold receipt). For the record, Howe did not sign the incident report but the employee did write the following: "I did not cause those dents. I will not be held responsible." after Howe objected to the damage and the report.

**Express Incident Report**

Rental Agreement (RA) # Vehicle Number Year / Make / Model Police Department Name Police Report # Description of Damage:	439620019 G4214531 2010 Avalon  dents & grill Customer states: I did not cause those dents. I will not be held responsible.	Renter's Name Call Back Tel. # Email Address Insurance Company Name Policy # <input type="checkbox"/> Customer Not Present at Check in (explain)	David Howe one-way from WDA  "dents" are on front grill  10/29/16 E663GZ Employee # of Return Agent
---	--	---	--



LDR Claim # 3493903  
 White Copy - OFFICE

For office use only—Provide details for employee keying claim in system

Employee # \_\_\_\_\_ Date completed \_\_\_\_\_  
 Yellow Copy - Customer (reverse side/Claim Process Letter)      Pink - Stays in Vehicle

Form 311 rev 4/15

Date/Time of Loss: 29-OCT-2016 00:00      ext.:

Loss Location: UNKNOWN      State/Province: FL      Country: US

Loss City: UNKNOWN

Number of Vehicles Involved: 1

Description of Loss/Damage:

Upon return of vehicle agent noticed dent to front grill. Customer does not know how damage occurred.



Initial contact from "Damage Recovery Unit". Credit card and insurance requested at every opportunity.



1 of 2

NATIONAL CAR RENTAL  
PO BOX 801770  
KANSAS CITY MO USA 64180

>01096 91180831 P001D CG01 51063

11/02/2016

DAVID HOWE  
532 24TH ST NW  
MASSILLON OH USA 44647

Claim Number	: 09911779
Date of Loss	: 10/29/2016
Vehicle (YMM)	: 2016-AVAL-TOYO
Rental Agreement#	: 439620019

Dear Sir/Madam:

Thank you for your recent rental. Our Damage Recovery Unit has received notification of damage or loss to the vehicle you rented.

If you have not already done so, please contact your insurance company and/or credit card company to report this claim. Failure to report in a timely manner may void any coverage you may have. Once reported, please contact us to provide your claim information.

If you do not have insurance or wish to pay this claim yourself, we will send you a bill along with supporting documents. If you have any questions regarding your responsibility, please contact our office.

Thank you in advance for your cooperation.

Sincerely,

NATIONAL CAR RENTAL

DAMAGE RECOVERY  
Phone: 8663003239  
Fax: 9189486635  
Email: DRU1@chi.com



Howe reported in National's system having damaged a vehicle...

FLTR8501 ODYSSEY Page: 2  
Loss/Damage Detail Report 12-DEC-2016 05:42:03  
Driver/Renter Information

Reference ID: 003993903 Date of Loss: 29-OCT-2016 Loss/Damage Type: AL  
RA#: 439620019

---

Driver/Renter?: Y  
Driver/Renter Information:

Driver/Renter Name First: DAVID MI: Last: HOWE  
Address: ██████████ W  
City: MASSILLON State: OH Zip/Postal: ██████  
Country: US  
Telephone Number (Home): (████) ██████-██████ (Work): (████) ██████-██████ Ext:  
Sex: DOB: ██████ SSN:  
Driver's License No: ██████ Reg Area: OH Country: US

---

Employer/Insurance Information

Employer Name: Insurance Co: UNKNOWN  
Address: Policy No: UNKNOWN  
City: State: Agent Name:  
Zip/Postal: Country: Agent Phone:  
Telephone No.: Ext.: Claim No:  
Fax Number:  
Is the Driver Injured?: N Fatality?:  
Injury Description:

---

Damage to Rental Vehicle?: Y  
Damage Type Code: 13

---

Any Passengers in Vehicle?: N How Many?:

End of Report

...will this false information add additional harm and suffering to victim (i.e. C.L.U.E., future rentals, insurance, etc.)?

FLTR8501 ODYSSEY Page: 1  
Loss/Damage Detail Report 12-DEC-2016 05:42:03

Veh#: GU214531 VIN/Chassis: 4T1BK1EB1GU214531 RA#: 439620019  
YR: 2016 Make: TOYOTA Model: AVALON Color: SILVER  
Plate#: GIBP96 Reg Area: FL Country: US  
Location  
Renting: MIAT01 Installing: TPAT01 Controlling: MCOT61

---

Reference ID: 003993903 Loss/Damage Type: AL Employee Type:  
Rental Type: RS  
Date/Time Loss Reported: 30-OCT-2016 11:26  
Loss Reported by: E691SP Telephone Number: (239)561-2227  
Date/Time of Loss: 29-OCT-2016 00:00 ext.:  
Loss Location: UNKNOWN  
Loss City: UNKNOWN State/Province: FL Country: US  
Number of Vehicles Involved: 1  
Description of Loss/Damage:  
Upon return of vehicle agent noticed dent to front grill. Customer does not know how damage occurred.

---

Is the Driver the Renter? Y  
Are Other Parties Involved? N  
Were the Police Notified? N  
Are there Witnesses? N  
Complete/Incomplete C  
Additional Comments:

Howe contacts "Damage Recovery Unit" and disputes incident.



1 of 1

NATIONAL CAR RENTAL  
PO BOX 801770  
KANSAS CITY MO USA 64180

>03398 91184572 P001D CG01 51063

11/07/2016

DAVID HOWE  
532 24TH ST NW  
MASSILLON OH USA 44647

Claim Number	: 09911779
Date of Loss	: 10/29/2016
Vehicle (YMM)	: 2016-AVAL-TOYO
Rental Agreement#	: 439620019

Dear Sir / Madam;

This will acknowledge your recent contact to our office regarding the above noted claim.

We have updated our claim to reflect your concerns and questions. In addition we are working with the local rental office to resolve your concerns.

As soon as our investigation is completed, you will be contacted by phone and/or mail. Please allow at least two (2) weeks for us to perform a thorough investigation.



Sincerely,

NATIONAL CAR RENTAL

DAMAGE RECOVERY  
Phone: 8663003239  
Fax: 9189486635  
Email: DRU1@chi.com



Listen to extortion demand...

Click below to listen



Predatory tactics from an elaborate and sophisticated organization that can respond to every situation/statement a customer/victim may present...

Howe contacts "Damage Recovery Unit" and learns about Arbitration Clause buried in fine print. The fact that victims are discouraged/prevented from using courts of public record speaks volumes about the predatory nature of the industry. Lawmakers must act.

Listen to the audio and note the emphasis is on the credit card and insurance companies.

And for those who don't comply, they can expect to be sent to collections and have their credit ruined. They also will not be able to rent in the future.

Click below to listen



Crime scene evidence emailed to victim Howe:



1 of 2

NATIONAL CAR RENTAL  
PO BOX 801770  
KANSAS CITY MO USA 64180

12/12/2016

DAVID HOWE

Claim Number	: 09911779
Your Claim Number	:
Date of Loss	: 10/29/2016
Your Insured	:
Rental Agreement#	: 439620019

Dear Sir / Madam:

Enclosed please find the supporting documentation you requested.



Sincerely,

NATIONAL CAR RENTAL

DAMAGE RECOVERY  
Phone: 8663003239  
Fax: 9189486635  
Email: DRU1@ehi.com

National damages its vehicle, reports damage against victim renter, and then attempts to collect! Predatory to criminal fraud!

Note also that scrapes from parking blocks are NOT considered damage as indicated by the company's own 'Damage Evaluator'.

2 of 2





Case dismissed after Lee County Port Authority police investigate criminal fraud. National corporate and management excuse their negligence with the standard mantra: "Human error....miscommunication."



1 of 1

NATIONAL CAR RENTAL  
PO BOX 801770  
KANSAS CITY MO USA 64180

12/14/2016

DAVID HOWE

Claim Number : 09911779  
Rental Agreement# : 439620019

Dear Sir/Madam:

We would like to take this opportunity to thank you for your loyalty and your business. We have reviewed your concerns regarding the claim for your rental vehicle; we appreciate you as a customer and have made the decision to take care of the damages and costs of this claim. Our claim is now closed.

Again, thank you for your business and we look forward to servicing your future rental needs.

If you have any questions, please contact our office.

Sincerely,

NATIONAL CAR RENTAL

DAMAGE RECOVERY  
Phone: 8663003239  
Fax: 9189486635  
Email: DRU1@ehi.com



Howe returns to National (RSW) counter after meeting with Port Authority Police. Manager asks Howe to terminate video recording and then offers “conjecture” about off-site garage where crime may be committed. Manager also presents Howe with original incident report, among a large stack of others. Howe gets behind the scene tour including a view of a computer room where surveillance is apparently kept for only 30 days according to manager. Howe presented this information including the manager’s name – who asked to remain anonymous – to the Lee County Port Authority police.

Click video to view



# “Human error” abounds...

- Human error when both agent and manager “forget” to use damage evaluator
- Human error when manager writes a “D” for “Do Not Pursue” on incident report but pursuit set in high gear anyway
- Human error when customer is asked to return to Miami to obtain booth footage that’s never made available
- Human error when incident reports are not sent to Damage Recovery Unit as indicated by staff at RSW counter
- Human error when money demand starts 30 days after incident...the same time surveillance is no longer available according to RSW manager.
- **HUMAN ERROR WHEN CAR IS PHOTOGRAPHED WITH NEW AND ACTUAL DAMAGE THAT SUPPORTS A REAL CLAIM; DAMAGE THAT COULD NOT HAVE BEEN CAUSED BY RENTER AS EVIDENCED BY PHOTOS TAKEN DURING CHECK-IN**

# Suggestion for Lawmakers: Require checklist with every rental in U.S.A. to protect consumers

- Confirm all reservation details when contract is presented by agent.
- Confirm that the mileage indicated on contract matches the mileage on odometer. Take photo of odometer before leaving agency and take photo of mileage at check-in.
- Take photos of entire vehicle, inside and out (note soiled/dirty/damaged interiors because agency's may charge hundreds of dollars for cleaning and repair). Open trunk and hood and look for evidence of damage. Take photos under wheel wells and under body. Look for 'hidden' damage and take photos of anything that concerns you.
- Confirm gas tank is full and have agent note any exceptions. Watch for mileage minimums that trigger automatic refueling charges. Keep gas receipt to show agent.
- Have booth agent note any and all concerns. Write in plain language any damage, no matter how minor, on contract or damage slip. If agent dismisses claims, have individual record it anyway. If agent refuses, contact manager and make a video recording of event. If any predatory or criminal behavior is identified, take photos and don't hesitate to contact police immediately.
- Take photos of entire vehicle, inside and out, upon rental check in. If possible, upload photos to server and save for at least 6 months.
- Confirm total charges match estimated charges. Be aware of fuel charges that are automatically charged despite gas receipts and full tanks.
- Be aware of 'Damage Evaluators', particularly when minor wear and tear is identified. Make sure protocols are followed and damage evaluators are used. If agents and manager refuse protocol, call the police and file a report immediately (airports have law enforcement on site if you need assistance).
- **DO NOT BECOME A VICTIM OF PREDATORY AND CRIMINAL RENTAL RIP OFF SCAMS!** However, if the rental you were driving was damaged during the time you were in possession, be honest and report the details to agency. If the damage is significant, notify police and file a report on site.



Other predatory scenarios from car rental industry...

....and how does FL AG's office and lawmakers protect U.S.A. citizens and visitors from around the world?