



## **Personal Accident / Personal Effects Protection Brochure**

**PAI/PEC is available only for rentals starting in California and does not cover for damages to your rented vehicle.**

### Basic Benefits Summary

Wherever the term "you" is used in this summary description, it means both the renter, rental car, and any authorized additional driver of that rental car.

**Personal Accident/Personal Effects Protection consists of the following:**

- Accidental Death Benefit
- Accidental Medical Expense Benefit
- Ambulance Expense Benefit
- Personal Effects Coverage

When you elect to purchase this optional coverage in your Rental Agreement, Personal Accident / Personal Effects Protection provides you with Accidental Death, Accidental Medical Expense (including Ambulance benefit), and Personal Effects benefits during the term of your rental. All benefits are subject to the exclusions, terms, conditions, limitations, and coverages as expressly described in the underlying policy, which is available for inspection at the car rental office, and are conditioned upon compliance with the terms of your Rental Agreement.

The purchase of Personal Accident / Personal Effects Protection is entirely optional: you are not required to purchase it in order to rent a car.

### **Personal Accident Insurance**

#### Accidental Death Benefit

The Accidental Death benefit applies to you, and your immediate family traveling with you, during the entire period of the Rental Agreement. This benefit applies to other passengers only while in, boarding or alighting from the rental car. If an accident causing injuries should occur, and result in death within one year from the date of the accident, the insurer will pay: Insured Renter \$250,000 and Insured Passenger \$100,000.

#### Accidental Medical Expenses

The Accidental Medical Expense benefit provides you and your immediate family traveling with you up to \$2,500 of 24-hour accidental medical expense coverage, as reimbursement for qualified medical expenses incurred within one year, as a result of an accident resulting in injuries. In addition, passengers are covered while occupying, boarding or alighting from the rental car. An additional Ambulance benefit of up to \$500 is also provided.

### **Personal Effects Coverage**

#### Personal Effects Coverage Benefit

- Provides limited coverage for your personal belongings from loss or damage caused by theft, damage, or accident to your rental car.
- Provides reimbursement for the actual cash value of most items subject to certain maximums, deductibles, limitations, and exclusions.
- Protects your personal belongings as the primary renter and those of your immediate family traveling with you.

\*The maximum Personal Effects Amount per person is \$750.00. A per claim deductible of \$0.00 applies.

#### Aggregate Benefit

The maximum total benefit that shall be payable for any one occurrence, regardless of the number of persons, is as follows: Personal Accident Insurance \$ 458,000 and Personal Effects Coverage \$ 2,000.



## Exclusions

### Applicable to All Coverages:

The policy does not pay for loss or damage in whole or in part from declared or undeclared war or any act of war or use of the rental vehicle in a manner prohibited by the Rental Agreement. Coverage is void if the loss should occur in Mexico.

### Applicable to Personal Accident Insurance Only

The policy does not cover any loss caused by or resulting from:

1. Intentional or self-inflicted injury
2. Suicide or attempted suicide, while sane or insane
3. Committing or attempting to commit a crime or assault, or while engaged in a criminal enterprise
4. Engaging in any speed or performance contest, whether legal or illegal
5. Use of a vehicle while under the influence of drugs or alcohol
6. Traveling in, boarding, or alighting from, any portion of a vehicle not designed and manufactured specifically for the transportation of persons
7. Use of the vehicle in violation of the terms of the rental contract
8. The use of alcohol or drugs
9. War, whether or not declared, or any act or condition incidental to war, or any hostile or warlike action in time of peace or war
10. The hazardous properties of a nuclear material, nuclear radiation or contamination.

### Applicable to Personal Effects Coverage Only

The policy does not cover any loss to:

1. Currency, coins, bullion, or stamps
2. Bonds, certificates, securities, deeds, credit or debit cards, cashier's or traveler's checks, negotiable instruments, or other documents with intrinsic value
3. Contact lenses
4. Prosthetic devices
5. Animals
6. Perishables
7. Tickets (continued next page)
8. Business samples
9. Household or business office furniture, appliances, or goods
10. Automobiles, boats, trailers, motorcycles, motor homes, or other vehicles or devices intended for transport or travel
11. Any property while stored or transported in an open trailer, pick-up truck bed, or another area not fully enclosed and secured
12. Any property left in a vehicle upon return of the vehicle to the car rental company at the end of the rental period
13. Any property where loss or damages arise from wear and tear or gradual deterioration, insects or vermin, inherent vice or damage and "mysterious disappearance".

### Notice Concerning Other Insurance Coverages You May Have:

The purchase of any of the protection or coverages described herein may duplicate, void or cause your own policies to become excess coverage. If you purchase Personal Accident/Personal Effects Protection various credit card insurance death benefits could become "excess insurance coverage," meaning that any benefits due are available only if the amount sought in a claim exceeds the policy limits of any other applicable insurance purchased by the cardholder, or those benefits could become void.

Policies and Coverages vary, and participating Rent-A-Car company personnel cannot advise you concerning other coverages.

### Proof of Coverage

Your proof of coverage under any product is your Rental Agreement. The coverage will appear on the face of the agreement in computer-generated print along with the daily charge and a line for you to sign your initials. You should save your copy of the Rental Agreement. However, in case you lose it, the car rental company will provide you a copy upon your request.



**State Laws**

State laws may prohibit or modify the optional products and benefits offered and/or described herein. Any offer or description of benefits is void or modified where required by law.

**How to Make a Claim**

If your claim is for loss of personal effects, notify the local police authority. In the event of a loss of personal property, a police report is required by the insurance company to pay a Personal Effects Coverage claim.

If your claim is for personal injury, seek medical attention as appropriate. Itemized medical expense documentation will be required by the insurance company to pay a Personal Accident Insurance claim.

Notify your car rental company immediately in the event of a claim, and in no event, no more than ninety (90) days from the date of loss. Forms are available at all participating car rental company locations. If the claim is for personal injuries, you must obtain and submit itemized medical expense statements.

By Signing below I acknowledge that I have received and read the Renter's Liability Protection Brochure:

Main Renter's Name: \_\_\_\_\_

Main Renter's Signature: \_\_\_\_\_