



Renter's Liability Protection Brochure

RLP is available only for rentals starting in California and does not cover for damages to your rented vehicle.

Summary of Material Terms and Conditions

- Renter's Liability Protection ("RLP") affords the renter with liability insurance at the policy limits required by the state. State Limits - California 15/30/5, Nevada 15/30/10 *Limits per person bodily injury/ per occurrence bodily injury/ property damage per occurrence.
- This insurance will help protect the renter should the renter injure another person in an accident, or damage the property of another while operating the rental vehicle, up to the policy limits.
- Purchase of the rental car insurance is not required in order to rent a car. Neither the rental car agent nor its endorsees are qualified to evaluate the adequacy of your existing insurance coverage(s). This may duplicate coverage already provided by your personal automobile insurance policy, homeowner's policies, or another source of coverage.
- RLP insurance does not cover damage or injury to the driver or additional operator, family or household members, or passengers.
- RLP is written by State National/National Specialty Insurance Company.

To Report a Claim

In the event of an accident, immediately call the rental office where you rented the vehicle. If you are unable to reach the rental office.

Renter's Disclosure:

Conditions

Any terms, conditions, and exclusions that apply to coverage as described in the Rental Contract shall also apply to coverage, if any, as provided by the policy, provided the Rental Contract has been supplied or approved by the insurance company. Wherever there is a conflict between an insurer-approved Rental Contract and the insurance policy, the insurance policy shall apply.

1. Coverages hereunder are voided, do not provide protection and have no force and effect under the following conditions:

- A. The Renter's failure to pay for charges due under the Rental Contract in accordance with the terms of the Rental Contract;
- B. Failure to accept Rental Liability Protection on the face of the Rental Contract at the inception of the Rental period. Such acceptance shall be in the form of an initial by the Renter on the face of the Rental Contract, in a box indicating acceptance of Rental Liability Protection; failure to decline coverage is not evidence of coverage;
- C. Use or operation of the vehicle in violation of the terms of the Rental Contract, including, without limitation, participation in any speed contest, driving under the influence of drugs or alcohol, driving the vehicle beyond the geographic limitations stated in the Rental Contract;
- D. Where the driver of the automobile at the time of loss is not a Renter or additional driver specifically authorized by the Master Policyholder in the Rental Contract.

2. Obtaining the vehicle by fraud or misrepresentation;

3. Coverages (other than Uninsured Motorist coverage where required by law) are not provided to the Renter, or a member of Renter's family related by blood, marriage, adoption, or persons who reside with Renter in the same household. Coverages (other than Uninsured Motorist coverage where required by law) are not provided to passengers in the rental vehicle.

4. Coverage does not apply in Mexico.

5. Coverage is not provided for uninsured motorist property damage, underinsured motorist property damage, first party benefits, no-fault or other optional liability protection.

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: _____