



## **Supplemental Liability Insurance Brochure**

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

### Summary of Material Terms and Conditions

- Supplemental Liability Insurance (“SLI”) affords the renter and any authorized driver (the “Renter”) with liability insurance in excess of the underlying limit, which is the higher of: 1. Any existing liability insurance, which may include the renter’s own insurance, or 2. The applicable state minimum financial responsibility limits, which vary by state. SLI policy limits are the difference between one Million Dollars and the underlying limit, per accident.
- 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.
- SLI does not cover damage or injury to the driver or additional operator, family or household members, or passengers.
- SLI coverage may duplicate coverage already provided by insurance policies applicable to you. The rental car agency is not qualified to evaluate the adequacy of your existing insurance policies.
- The purchase of SLI is not required in order to rent a vehicle.
- The policy, viewable upon request, contains additional terms and conditions that are applicable to any accident.
- This SLI policy is underwritten by KnightBrook Insurance Company or the State National Insurance Companies.

### 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 written rental agreement where SLI was accepted by the Renter (the “Rental Contract”) shall also apply to coverage, if any, as provided by the policy. Wherever there is a conflict between the Rental Contract and the insurance policy, the insurance policy shall apply.

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

- A. Renter’s failure to pay for SLI coverage charges due under the Rental Contract in accordance with the terms of the Rental Contract;
- B. Renter’s failure to accept Supplemental Liability Insurance on the face of the Rental Contract at the inception of the rental period. Such acceptance shall be in the form of Renter’s initials on the face of the Rental Contract, in a box indicating acceptance of Supplemental Liability Insurance. The failure to decline the coverage is not evidence of Renter’s acceptance of SLI coverage;
- C. The Renter’s use or operation of the rental vehicle in violation of the terms of the Rental Contract, including, but not limited to, participation in any speed contest, driving under the influence of drugs or alcohol, or driving the vehicle beyond the geographic limitations stated in the Rental Contract;
- D. Where the driver of the rental vehicle at the time of accident is not the Renter or an additional driver specifically authorized by the car rental agency in the Rental Contract; or
- E. Where Renter obtains the vehicle by fraud or misrepresentation.

2. Coverage (other than Uninsured Motorist coverage where required by law) are not provided to the Renter, additional authorized drivers, or members 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.

3. Coverage does not apply to accidents that occur in Mexico.

4. Coverage is not provided for uninsured motorist property damage, underinsured motorist property damage, collision deductible waiver, loss damage waiver and any first party benefits or no-fault benefits, including but not limited to, medical payments and personal injury protection, except where required by law.

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: \_\_\_\_\_