



## **Insurance**

You are responsible for all damage or loss you cause to others. We will request a binder listing us as additional insured through your own personal insurance. You agree to provide auto liability, collision and comprehensive insurance covering you, us, and the Vehicle. Liability is coverage for damage your renter does to a third person or a third person's property (i.e. if your renter is in an at-fault accident this pays for the person and/or property they have damaged). If you have no auto liability insurance, we provide auto liability insurance (the "Policy") that is secondary to any other valid and collectible insurance, whether primary, secondary, excess or contingent. The Policy provides bodily injury and property damage liability coverage with limits no higher than minimum levels prescribed by the financial responsibility laws of the State whose laws apply to the loss. You and we reject PIP, medical payments, no-fault and uninsured and under-insured motorist coverage, where permitted by law. Coverage is void if you violate the terms of this Agreement or if you fail to cooperate in any loss investigation conducted by us, or our insurer. The Policy does not cover losses caused by drivers of the Vehicle who are not Authorized Drivers. You have the option to purchase RV Supplemental Liability Insurance (SLI) for an additional \$12.95/day, and Personal Accident/Personal Effects Insurance (PAI/PEI) for an additional \$4.95/day. Both can be purchased at [www.MBASLI.com](http://www.MBASLI.com). Additional insurance coverage is recommended, but not required.

## **Supplemental Liability Insurance**

Supplemental Liability Insurance is excess liability insurance that protects you and any authorized drivers, as defined in the rental agreement, against third party automobile claims for bodily injury and property damage caused during permitted use of the rental vehicle. The rental agreement may provide some minimum protection for third party liability.

### **S.L.I. Provides you with the following benefits:**

- When you accept S.L.I., The policy may provide you with excess coverage for the difference between that provided in your rental agreement (minimum requirement is the state financial responsibility mandated by the applicable insurance jurisdiction) and \$1,000,000. (\$300,000 for Motorcycles, ATV, Scooters)
- Property Damage limitation is \$50,000 on any claim and this limit is included in the liability limit of \$1,000,000. Policy limits are in excess of any/all valid and collectible underlying insurance.
- If there is any other valid and collectable insurance in effect (i.e. personal automobile liability coverage) then the available protection under S.L.I. Coverage would be reduced by the amount of the underlying insurance.

The purchase of any of the insurance described in this page is not required in order to rent a vehicle.

The policies may provide a duplication of coverage already provided by a renter's personal insurance policy, homeowner's insurance policy, personal liability insurance policy, or other source of coverage.

Acceptance is proof of coverage under the policy issued to the lesser. S.L.I. is provided through an independent insurance company.

**State Law** - Remember state laws may prohibit or modify the optional products offered. Any offer or description of benefits is void where prohibited by law.

Personal Accident and Personal Effects Insurance

### **Personal Accident Insurance**

Accidental Death provides 24 hour accident protection to the primary renter and their immediate family traveling with them, for a death while traveling during the entire period of the Rental Agreement. Passengers are protected only while in, boarding or alighting from the designated vehicle. Limited coverage for:

- Renter Loss of life \$100,000
- Passenger loss of life \$10,000

The maximum total benefit that shall be payable in the aggregate for all covered occurrence is \$150,000 regardless of the number of persons.

### **Accidental Medical Expense**

Accidental Medical Expense provides you and your immediate family with \$1,000.00 of 24 hour accidental medical expense coverage. In addition, each passenger is covered while in, boarding or alighting from designated vehicle for \$1,000 of emergency medical expenses and ambulance fees.

### **Personal Effects Coverage**

Personal Effects Coverage provides limited coverage for your personal belongings from loss or damage caused by theft, damage, or accident to your rental vehicle. Personal Effect Coverage provides reimbursement for the actual cash value of the items subject to certain maximum, deductibles, limitations and exclusions.

Personal Effects Coverage 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 \$525.00, which is subject to a per claim deductible of \$25.00.

The items not covered are: securities, currency, deeds, artificial teeth bridges, documents, tickets, eyeglasses/contact lens, prosthetic limbs, automobiles, automobile equipment, animals, motorcycles, motorized boats, motors, other conveyances, perishables, bullion, and household furniture. Loss or damage occurring through wear and tear or gradual deterioration, insects or vermin. Inherent vice or damage, and "mysterious disappearance" are not covered.

### **Exclusions**

If you violate the terms/conditions or use restrictions of the rental agreement, coverage is void and no coverage is provided for minimum financial responsibility limits even if this coverage is not provided in your rental agreement.

Bodily injury or property damage sustained by you or relatives, as defined, residing with you or by any authorized driver and /or relatives residing with them. Applies to certain coverage only.

For uninsured motorist, underinsured motorist first party benefits, no-fault, supplemental no-fault or other liability insurance that is optional or can be waived or rejected. When accepting S.L.I., you agree to waive or reject, to the extent allowed by law, any such insurance.

If you fail to accept any of the coverage at the start of the rental.

If there is a failure to pay the charges due and if the vehicle is obtained through misrepresentation.

For fines, penalties, punitive or exemplary damages.

Suicide or any attempt while sane, intentionally self-inflicted injuries or any attempt at it, sickness, disease or bacterial infection of any kind except phylogenetic infections which occur as a result of an injury or bacterial infection resulting from the ingestion of a substance contaminated by bacteria, attempt to commit a felony, participation or engaging in an act of violence, civil disobedience, civil disorder, riot or insurrection, injury sustained while the covered person is riding on any aircraft except as a passenger or as a pilot, crew member, flight instructor, examiner or student pilot, hernia unless resulting from a covered accident, participation in professional team sports or other professional athlete activities, being under the influence of any intoxicant or narcotic, unless administered on the advice of a physician, dental treatment, except as the result of injury to sound natural teeth, replacement eyeglasses or eye examination for the correction of vision, pregnancy or complications thereof or resulting childbirth.

**This is a partial listing of coverage and/or exclusions. Please see policy for actual wording.**

### **Additional Information**

A copy of the insurance policy, as issued by the insurance company, can be made available for review. A written request must be made directly to the carrier and this request can be made through the independent offices of:

ATIG - PO Box 222 - Waldwick, NJ 07463

Coverage underwritten with American Transport Insurance Group.

**State Law** - Remember state laws may prohibit or modify the optional products offered. Any offer or description of benefits is void where prohibited by law.

**How to Make A Claim** - All claims on S.L.I. must be made immediately upon notice of the incident or accident giving rise to the claim. All claims must include: an accident report, a police report, a claim form as obtained from the vehicle rental location, and a copy of the rental agreement as rendered at the rental location. All of these documents may be sent to the above indicated address for forwarding to the insurance company. You will be contacted directly by an independent claims adjusting company.

**Important Notice** - The purchase of any of the coverage described herein may duplicate, void or alter existing coverage. Rental company employees cannot interpret, or advise you on what the policy may or may not cover. If you purchase Supplemental Liability Coverage or 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 cardholders, or those benefits could become void. You may duplicate coverage already provided by your personal automobile insurance policy, homeowners insurance policy or other sources of coverage. Policies and coverage vary and Rental Personal cannot advise you concerning other coverage that may not be applicable.

**Availability of Coverages Described:** Federal, state or local law may limit, vary or entirely prohibit the terms, conditions, or coverage. Any offer described herein is void if prohibited by law.