



# **Peace of Mind Options**





## Peace of Mind

Our optional services can reduce your financial burden if you have a loss while renting our vehicle. To obtain any of the Peace of Mind Rental Car Protections described, you must agree to pay the additional daily charge shown on the Rental Agreement for each full or partial rental day by your acceptance of the option on the Rental Agreement. You may cancel the insurance at any time and any unearned premium will be refunded in accordance with applicable law. Some products are provided through independent insurance companies. The information in this brochure is intended to provide a summary of the options. Each option is subject to all provisions, limitations and exclusions contained in the respective policy. Upon request, a copy of the policy with its complete terms and conditions is available for your review at the Corporate Office. To file a claim under any of these options, complete a Vehicle Incident Report and claim form obtained from the rental location. A police report must be included for claim reporting due to robbery, theft or vandalism.

### PEACE OF MIND RENTAL CAR PROTECTION OPTIONS PROVIDE:

- Financial peace of mind for renters who do not have some or all of the benefits offered.
- Added security for those who are unsure about what their personal or business insurance covers.
- Extra protection for those who want to supplement or increase their coverage.
- Less hassle by avoiding out of pocket insurance deductibles and possible premium increases.

WE OFFER THE FOLLOWING OPTIONS AT AN ADDITIONAL DAILY CHARGE:

- **Loss Damage Waiver (LDW)**  
Eliminates responsibility for any loss or damage to the rental vehicle, including theft.
- **Liability Insurance Supplement (LIS)**  
Provides \$1,000,000 for third-party automobile liability claims for bodily injury or property damage claims for each occurrence. Higher limits of liability may apply at certain locations.
- **Uninsured Motorist Protection (UMP)**  
UMP is available to customers who have purchased Liability Insurance Supplement (LIS) coverage. UMP provides up to \$1 Million in coverage for bodily injuries sustained while driving the rental car and caused by another driver who has no insurance, minimal insurance, or is a hit and run driver. UMP is not available in certain states.
- **Personal Accident & Personal Effects (PAI & PEC)**  
Personal Accident Insurance (PAI) provides you with accidental death benefits and limited medical expense benefits resulting from an accident during the rental period. Personal Effects Coverage (PEC) provides benefits on covered items for loss or damage during the rental. Payments are made in addition to other policies you carry with similar coverage. Certain exclusions apply.
- **Premium Emergency Roadside Service**  
This service provides lock-out and lost key service, flat tire service, as well as fuel and battery service during your rental. This also provides Travel Interruption Reimbursements up to \$1,000 for certain travel expenses incurred when the vehicle has been disabled in a collision.
- **Emergency Sickness Protection (ESP)**  
Emergency sickness for non-U.S. citizens that may occur during the rental period. ESP is available at select locations.

The options are subject to availability by rental location, and conditions of the Rental Agreement. To the extent permitted by applicable law, optional products would not be in effect if you violate the terms and conditions of the Rental Agreement. The optional products offered by us may duplicate coverage you may have through another source. You should determine if your own automobile insurance policy, credit card or travel and entertainment card provides such coverage or privilege of membership. Rental agents are not authorized to evaluate the adequacy of renter's existing coverage. Purchase of optional products is not required to rent the Vehicle.



## **Loss Damage Waiver (LDW)**

Loss Damage Waiver (LDW) is not insurance. It is a waiver between you and the car rental company of all financial responsibility for loss or damage to the rented vehicle, including theft, provided the terms and conditions of the Rental Agreement are not violated. When renting a vehicle, you are personally responsible for any and all loss or damage to the vehicle, regardless of fault. Many times the cost of the Loss Damage Waiver may be less than what you would pay if you accept responsibility for the vehicle and use your own insurance or credit card coverage.

Most credit card coverage is secondary, which means you would still have to file a claim on your personal insurance. Accepting the Loss Damage Waiver allows the renter to avoid these financial responsibilities and leave with the peace of mind that we will eliminate that responsibility.

Many customers, who have car insurance at home or credit card coverage, still choose to take advantage of the benefits of our product while renting a vehicle. The Loss Damage Waiver is an option and your choice, but we want you to make an informed decision when renting from us.



**Q:** Why would I purchase LDW if my own insurance will cover me?

**A:** A claim on your personal insurance is often accompanied by a deductible and a possible premium increase. This could cost more than the cost of our damage waiver. LDW gives you the hassle free experience of not having to deal with different companies to settle the claim.

**Q:** I've never had an accident and probably won't now. Why should I spend the money?

**A:** Many times, damage is not the result of an accident. Parking lot damage can cost hundreds of dollars, and it isn't always beneficial for you to file a claim with your insurance. With our waiver, you eliminate that responsibility for damage to the car. Other waiver options may be available: Limited Loss Damage Waiver (LLDW) relieves you of responsibility of up to \$1,000 for loss or damage to the vehicle. This option is available at select locations. Other waiver options may be available.





## **Liability Insurance Supplement (LIS) Uninsured Motorist Protection (UMP)**

Liability Insurance Supplement (LIS) covers third-party automobile liability claims for bodily injury and property damage. LIS is primary coverage to your personal policy and covers your liability to third parties, resulting from an auto accident in the rented vehicle, for bodily injury and property damage (other than to the rental vehicle). Maximum protection of \$1 million for each occurrence. In CO, NY and Puerto Rico, LIS provides uninsured and underinsured motorist coverage for bodily injury up to \$1,000,000 per accident.

### **FREQUENT QUESTIONS CONCERNING LIS:**

**Q:** What does “third-party liability” mean?

**A:** In simple terms, if you are at fault in an auto accident, you may be responsible to pay damages to the person or persons you injured and/or property you damaged.

**Q:** Does the car rental company provide me with any third-party liability insurance?

**A:** At many locations, you receive secondary liability protection, and in a few locations, no liability protection under the terms of the Rental Agreement from claims of injury by others against you resulting from an accident with the rental car. Some locations provide primary protection under the Rental Agreement but in those situations where protection is provided, such protection is generally no more than the minimum limits required by individual state law.

Certain corporate accounts or tour agreements may provide basic liability or excess liability by contract. Check with your rental representative if you have booked with a special contracted rate. Purchasing the LIS will always increase your liability coverage to the \$1 million coverage limits.

## LIS DOES NOT PROVIDE COVERAGE:

- For bodily injury or property damage sustained by you and/or your relatives residing with you, or by any authorized drivers and/or their relatives residing with them.
- For uninsured/underinsured motorist, underinsured motorist, (except in CO, NY and Puerto Rico), first-party benefits, no-fault, supplemental no-fault or other liability insurance that is optional or can be waived or rejected.
- Uninsured Motorist Protection (UMP) is additional Protection available for customers who have purchased Liability Insurance Supplement (LIS). UMP provides you with up to \$1 Million in coverage for bodily injuries sustained while driving the rental car, and caused by another driver who has no insurance, has minimal insurance, or is a hit and run driver. UMP is available except in: CO, NY and Puerto Rico.

**Q:** Why do you need Uninsured Motorist Protection?

**A:** Many U.S. drivers carry low insurance limits, or in some cases, no insurance at all.

**Q:** What if my personal insurance has uninsured motorist coverage?

**A:** Our Uninsured Motorist Protection provides coverage in addition to any uninsured motorist insurance that the you may have from a personal or business insurance policy.

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## How to file a LIS or UMP claim

LIS and UMP coverage will automatically attach to the claim once you have properly reported the accident in accordance with the rental agreement.



## **Personal Accident Insurance (PAI) & Personal Effects Coverage (PEC)**

This option provides Personal Accident Insurance for accidental death and accidental medical expenses as well as Personal Effects Coverage. The Personal Accident Insurance provides the following maximum benefits for accidental death and medical expenses. Renter is covered 24 hours a day, in or out of the vehicle, during the rental term. Passengers are covered riding in, entering or exiting the rented vehicle.

### PERSONAL ACCIDENT INSURANCE

Benefits Schedule*	Renter	Each Passenger
Accidental Death	\$175,000	\$17,500
Accident Medical Expenses not to exceed	\$2,500/ \$3,500 (NY)	\$2,500/ \$3,500 (NY)
Ambulance Expense not to exceed:	\$250/ \$150 (NY)	\$250/ \$150 (NY)

### PERSONAL ACCIDENT INSURANCE EXCLUSIONS

We will not pay benefits for any Covered Loss or Injury that is caused by, or results from:

1. Suicide or attempted suicide.
2. Intentionally self-inflicted injury.
3. War or any act of war, whether declared or not.
4. Commission of, or attempt to commit, a felony, an assault or other illegal activity.



5. Flight in, boarding, or alighting from an Aircraft.
6. The Insured being under the influence of drugs or intoxicants, unless taken under the advice of a Doctor.
7. Repair, replacement, examinations for prescriptions, or the fitting of eyeglasses or contact lenses.
8. Pregnancy, childbirth, or miscarriage.
9. Injury sustained while participating in a prearranged or organized race or testing of a vehicle.

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## How to file a PAI claim

You may obtain a PAI claim form from any rental counter and submit it with a copy of the Rental Agreement to:

**Hertz Claim Management Corporation**

P.O. Box 716

Park Ridge, NJ 07656

Claims must be submitted to the above address within twenty (20)\*\*\* days of the date of loss.

\*\*\*In Mississippi, 30 days of the date of loss

### PERSONAL EFFECTS COVERAGE

Personal Effects Coverage provides coverage to applicable limits for covered personal effects which incur a covered loss or are damaged while renting.

Personal effects owned by you and immediate family traveling with you	Up to \$600 per person For New York, up to \$500 per person
<b>Maximum Coverage for all claims during any rental</b>	\$1,800 For New York, \$1,500

Both the Personal Accident Insurance and Personal Effects Coverage pay in addition to any other policies that may cover the renter or covered parties. Please note that PAI and PEC are not available separately and must be accepted in combination.

## PERSONAL EFFECTS COVERAGE EXCLUSIONS

We will not pay for:

1. Loss or damage due to theft unless reported to the police or competent authority.
2. Any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.
3. Loss or damage due to:
  - a) moth, vermin; wear and tear; gradual deterioration;
  - b) mechanical or electrical failure or inherent vice.
4. Property while in the care, custody, or control of any common carrier.

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## How to file a PEC claim

You may obtain a copy of the PEC claim form at the rental counter, or write:

**Hertz Claim Management Corporation**  
P.O. Box 716  
Park Ridge, NJ 07656

Claims must be submitted to the above address within thirty (30) days of the date of loss.

PAI and PEC coverage is underwritten by ACE American Insurance Company with principal place of business in Philadelphia, PA.





## **Premium Emergency Roadside Service**

Basic Emergency Roadside Service is included with every rental to help with those occasional mechanical defects that can occur. If Premium Emergency Roadside Service is purchased, costs are covered up to \$1,000 for services such as keys locked in the car, lost keys, dead batteries resulting from lights being left on, and spare tire mounting. In addition, Premium Emergency Roadside Service includes a 90-minute roadside service guarantee!

Travel Reimbursement expenses of up to \$1,000 per rental for incremental travel expenses incurred when the vehicle is disabled in an accident and we cannot provide a replacement within 3 hours.

### **SOME REIMBURSEMENTS ARE LIMITED TO THOSE LISTED BELOW:**

Lodging (up to two rooms) when the qualifying travel interruption prevents the customer from reaching their previously reserved lodging and the cancellation fees had to be paid that could not have been avoided. Lodging will also be approved when the qualifying travel interruption causes the customer to miss a reserved flight and the next available flight is not scheduled for departure for at least 8 hours past the previously scheduled departure time.

Meals for each member of the travelling party (limited to the number of occupants of the vehicle rented) that were made necessary by the qualifying travel interruption.

Airfare change fees made necessary by the qualifying travel interruption, limited to the number of occupants of the vehicle rented.

Taxi fares (limited to 300 miles) necessary to transport the customer and the occupants of the vehicle to the nearest rental car location or their departure airport.

Customers seeking reimbursement for a qualifying travel interruption expense must call Emergency Roadside Service to get a Travel Interruption Expense Request Form to submit with the validating documentation within 30 days of the date of the incident.





## Emergency Sickness Protection

Emergency Sickness Protection (ESP) is available to all non-U.S. citizens who possess a valid non-U.S. passport at the time of rental. It provides certain medical benefits for some sicknesses for the renter and any person who is a member of the renter's traveling party. Additional covered persons must also possess a valid non-U.S. passport and must have written proof that they are a member of the renter's traveling party such as itineraries from a travel agent.

ESP provides coverage up to \$10,000 per covered person for the reasonable and customary cost of necessary medical care for a covered sickness, **including:**

- Medical or surgical treatment
- Hospital services, supplies, x-rays and lab fees
- Local ambulance
- Visits to a physician's office

*There is a \$100 deductible per person per sickness.*

ESP MAY NOT BE AVAILABLE IN ALL LOCATIONS.

### EMERGENCY SICKNESS PROTECTION EXCLUSIONS

We will not pay Medical Expenses Benefits for any treatment or services for Sickness that is caused by, or results from:

1. Sickness where the Insured's Trip to the host country is undertaken for treatment or advice for such Sickness, except as provided in the Policy.
2. Pre-Existing Conditions.



3. Treatment of hernia, Osgood-Schlatter's Disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, detached retina, or mental disorder or psychological or psychiatric care or treatment (except as provided in the Policy), whether or not caused by a Sickness.
4. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.
5. Cosmetic surgery, except for reconstructive surgery needed as the result of a Sickness.
6. Any treatment, services or supplies received by the Insured that are incurred or received while he or she is in his or her Home Country.
7. Routine dental care and treatment.
8. Accidental Injury. Injury means accidental bodily harm sustained by an Injury that results directly and independently from all other causes from an accident.
9. Sexually transmitted diseases or immune deficiency disorders and related conditions. This exclusion does not apply to the care or treatments of Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection, or any illness or disease arising from these.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

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## How to file an ESP claim

Obtain a copy of the ESP claim form at the rental counter, or write:

**Health Special Risk, Inc. (HSR)**

Carrollton, Texas 75007

Phone: (972) 512-5600 Fax: (972) 512-5816

Toll Free (866) 477-4126

Hertzclaims@hsri.com

Claims must be submitted to the above address within ninety (90) days of the date of loss.

ESP is underwritten by ACE American Insurance Company with principal place of business in Philadelphia, PA.

This brochure is only a brief summary of LIS/UMP, PAI/PEC and ESP coverages. These coverages may provide a duplication of coverage provided by your personal insurance or other source of coverage. Neither the rental company nor the rental agent are qualified or authorized to evaluate the adequacy of your existing coverage. The specific terms and conditions are subject to all the provisions, limitations, and exclusions contained in the LIS policy issued by ACE American Insurance Company through Willis of New Jersey, Inc. Insurance Brokers or the LIS policy issued by AmeriGuard Risk Retention Group, Inc. or, as applicable, the PAI/PEC policy issued by ACE American Insurance Company or the Emergency Sickness Protection policy issued by ACE American Insurance Company. If you purchase any of the options, upon request a copy of the policy will be available for review at the corporate office.

CA Rental Agent License No. 0D25322

CA Department of Insurance Consumer Hotline: (800) 927-4357

OH Rental Car Agent License No. 27202

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