

IN THE EVENT OF LOSS: The **Renter** must:

1. Take all reasonable, necessary steps to protect the vehicle and prevent further damage to it.
2. Report the loss to the appropriate local authorities and the rental company as soon as possible.
3. Obtain all information on any other party involved in an accident such as name, address, insurance information, and driver's license number.
4. Provide The Company all documentation such as the rental agreement, police report and damage estimate.

PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim:

1) The **Renter** must **FIRST** call **Corporate Claims Service** at **267-332-0814, X119, or X115** as soon as reasonably possible and advise of a **loss under Renter's Collision Protection**. Supply the name of the rental agency, its address, the rental agreement, and the police incident or accident report.

2) **Corporate Claims Service** will fill in the claim form and forward it to the **Renter** for his or her review and signature. The completed form should be returned to **Corporate Claims Service, One Greenwood Square, 3333 Street Road, Ste. 305, Bensalem, PA 19020. Fax: 267-332-0841** Claims can be e-mailed to claims@corporateclaims.net.

Claims Procedures: Proof of Loss: The claim forms must be sent back to **Corporate Claims Service** no more than 90 days after a covered loss occurs or ends (or as soon after that as is reasonably possible). All claims under the policy must be submitted no later than one year after the date of loss or as reasonably possible.

If **Corporate Claims Service** has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to **Corporate Claims Service** by the date claim forms would be due. The proof of loss should include written proof of the occurrence, type and amount of loss, the Renter's name, and the rental car company.

Concealment or Fraud—The Company does not provide coverage for the **Renter** if the **Renter** has intentionally concealed or misrepresented any material fact (or circumstance) relating to the rental agreement or claim.

Legal Actions—No one may sue for benefits less than 60 days after due proof of loss is submitted nor more than 3 years (or the minimum period of time permitted by state law, if greater) after the date claim forms are due.

Payment—Benefits under the Agreement are not effective unless all payments due have been paid prior to signing the rental agreement.

Termination of the Policy—Termination of the Agreement will not affect a claim for loss which occurs while the Agreement is in force.

Transfer of Agreement—Benefits under the Agreement cannot be transferred by the **Renter** to anyone else.

**WHAT TO DO IN THE CASE OF
ACCIDENT**

- a. If possible, call the rental car company immediately.
- b. Call the police immediately as you must have a police report for proof of loss.
- c. If the damage occurs on private property, and the police do not come to the occurrence, you must immediately go to the nearest police station and make a police report.

**Write down a description of what happened here!
Note any witnesses' names and numbers.**



**Renter's Collision
Protection**

Real Collision Insurance: Pays for any damage done to the rental car, as long as you do not break the contract, minus the \$250.00 deductible.

Available On: You can purchase Renter's Collision Protection on any passenger vehicle up to and including 15 passenger vans.

Available on Trucks: Renter's Collision Protection is available on Cargo Vans and Pickup Trucks up to 10,000 lbs. GVW.

Not from the US? No Problem: You can purchase Renter's Collision Protection from this location no matter where you are from.

In Case of an Accident: Make sure you immediately report it to the police then call your rental office. They have all the forms necessary to file your claim.

*Renter's Collision Protection is
brought to you by this location and*





Renter's Collision Protection

Coverage Limit \$20,000

This document describes the benefits and basic provisions of the agreement. Read it with care. The Agreement is the only contract under which benefits are paid.

**PLEASE READ THIS DOCUMENT
CAREFULLY**

RENTER'S COLLISION PROTECTION COVERAGE

Underwritten by
National Interstate Insurance Company
3250 Interstate Drive
Richfield, OH 44286

This is only a brief description of the benefits available under the Agreement. The Agreement contains reductions, limitations, exclusions, and termination provisions. Full details of the benefits are contained in the Agreement. If there are any conflicts between this document and the Agreement, the Policy shall govern.

Available in all 50 United States.

DEFINITIONS

Diminished Value means the actual or perceived reduction in market or resale value that results from a loss.

Exotic Vehicle(s) includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibre, Ferrari, Fiat, Iso, Jaguar, Jensen, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, MG, Morgan, Opel, Pantera, Panther, Pininfarina, Rolls Royce, Stutz, Sterling, Triumph, TVR, Corvette, Dodge Viper, Tesla, SCC Ultimate Aero, Bugatti Veyron, Koenigsegg CCX, McLaren F1, Pagani Zonda, Maybach and Yugo.

Renter means a person who:

- A. is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the **Participating Organization Application**
- B. completes any required enrollment form,
- C. for whom remuneration has been paid, and
- D. while covered under this Agreement.

Rental Return Date means the return date listed on the car rental agreement.

Additional renter means persons who are authorized drivers and listed on the car rental agreement.

Rental period means a period of travel; the **Rental period** has defined departure and return dates specified when the benefit applies; the **Rental period** does not exceed 28 days.

Participating Organization means an organization:

- A. which elects to offer this benefit under the Agreement by completing Participation Organization Application that has been accepted by the Company,
- B. which remits the required remuneration when due, and
- C. while benefits through the **Participating Organization** is available under the Agreement.

EFFECTIVE DATE

Benefits will take effect on the date the rental agreement has been signed (**Rental Start Date**) provided the required remuneration has been paid on (or before) the rental agreement has been signed.

TERMINATION DATE

A **Renter's** coverage will end when the car is returned on or before the **Rental Return Date** or at 11:59 PM on the **Rental Return Date**. If the car is not returned as specified on the rental agreement and the rental period has not been extended by the **Renter**.

RENTER'S COLLISION PROTECTION

The Company will pay this benefit up to a maximum of \$20,000 subject to a \$250 deductible. Benefits do not apply in states where the sale of this Agreement is prohibited by law. If the **Renter** rents a car from the **Participating Organization** and the car is damaged due to collision, vandalism, windstorm, fire, hail or flood while in his/her possession, **The Company** will indemnify the **Renter** for damages sustained by the **Participating Organization** in accordance with the **Participating Organization Addendum**.

Coverage is provided to the **Renter** and **Additional Renter** providing the **Renter** and the **Additional Renter** are licensed drivers and are listed on the rental agreement. This benefit is primary to other forms of insurance or indemnity.

EXCLUSIONS:

Coverage is not provided, in whole or in part, for any loss due to:

1. War or act of war, whether declared or not, civil commotion, insurrection or riot.
2. Participation in contests of speed, motor sport or motor racing including training or practice for the same.
3. Any unlawful acts committed by the **Renter**, Immediate Family Member, or **Additional Renter** whether benefits are provided or not.
4. Suicide, attempted suicide, or intentionally self-inflicted injury (or any attempt at intentionally self-inflicted injury) by the **Renter**, **Immediate Family Member**, **Additional Renter** or **Business Partner**.
5. Military duty or service.
6. Alcohol or substance abuse (or treatment for the same).
7. A rental for which the rental agreement does not contain specific dates of return.
8. Any government regulation or prohibition.
9. Injury sustained while committing or attempting to commit a crime.
10. Driving under the influence of alcohol.
11. Being under the influence of drugs or intoxicants (unless prescribed by a physician).
12. Any obligation the **Renter** or **Additional Renter** assumes under any agreement.
13. Rentals of campers, trailers, all-terrain vehicles, dune buggies, motor bikes, motorcycles, recreational vehicles, **exotic vehicles**, trucks requiring a CDL license to operate, or vehicles not licensed for road use.
14. Any loss which occurs if the **Renter** or **Additional renter** is in violation of the rental agreement.
15. Failure to report the loss to the proper local authorities and the rental car company.
16. Damage to any other vehicle, structure or person as a result of a covered loss.
17. Injury of anyone or damage to anything inside or outside the rental vehicle.
18. Loss or theft of personal belongings.
19. Depreciation of the rental vehicle caused by loss or damage including (but not limited to) **diminished value**, wear and tear, gradual deterioration, mechanical breakdown, items not installed by the original manufacturer or bodily injury.