

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 does not provide coverage for:

- Losses resulting from any sickness for which symptoms began or treatment was received during the twelve months prior to the beginning of the rental period.
- Expenses incurred anywhere in the world except the United States.
- Expenses for eyeglasses, contact lenses or hearing aids.
- Losses incurred while participating in professional club, intercollegiate or interscholastic sports, or while racing.
- Losses resulting from an accident, cardiovascular disease, cancers, tumors, tuberculosis, organ transplant, congenital conditions, deviated septum, cosmetic surgery, dental care, sexually transmitted diseases, birth control, fertility/infertility treatment, pregnancy, miscarriage, abortion and emotional or mental disorders of any kind.
- Losses incurred while traveling against the advice of a physician or while traveling for the purpose of receiving medical treatment

Uninsured/Underinsured Motorist Protection

Uninsured/Underinsured Motorist Protection (UMP) covers the renter, family members and passengers traveling together in the rented vehicle with up to \$1 million of non-stacked coverage for bodily injury 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 only available when first accepting Supplemental Liability Insurance.

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: Does the rental company provide any uninsured motorist coverage?

A: Unless you purchase the Uninsured Motorist Protection (UMP), the rental company does not provide you with any Uninsured/Underinsured or Hit and Run coverage.

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.



Loss Damage Waiver

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. This 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 always 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 at selected locations. LDW2 = \$500 is a waiver for all damage or loss up to the first \$500. LDW3 = \$3,000 is a waiver for all damage or loss up to the first \$3,000. The renter is responsible for any and all damage above the stated amounts on partial LDW options if available and selected at the time of rental.

Peace of Mind



Rental Car Protection

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ROADSAFE® • ESP

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Peace Of Mind Rental Car Protection Options

Our optional services can reduce your financial burden if you have a loss while renting our vehicle. Peace of Mind Rental Car Protections 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.
- Supplemental Liability Insurance (SLI) – Provides \$1,000,000 for third-party automobile liability claims for bodily injury or property damage when you are at fault in an accident.
- Uninsured Motorist Protection (UMP) – Bodily injuries to yourself and your family members caused by an uninsured, underinsured or hit-and-run driver.
- Personal Protection Plan (PPP) – Personal Accident Insurance for accidental death and accidental medical expenses as well as Personal Effects Insurance for loss or damage to your personal belongings.
- ROADSAFE® – This service provides you with towing service in the event of an accident, lock-out and lost key service, flat tire service, and fuel and battery service during your rental.
- Emergency Sickness Protection (ESP) – Emergency sickness for non-U.S. citizens that may occur during the rental period.

The options are subject to availability by rental location, actual policy language and conditions of the rental agreement. All optional products would not be in effect if you violate the terms and conditions of the rental agreement.

Supplemental Liability Insurance

Supplemental Liability Insurance (SLI) provides \$1 million for third-party automobile liability claims for bodily injury and property damage.

Accepting SLI will give you primary coverage to your personal insurance 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) to the maximum protection of \$1 million for each occurrence.

Frequent questions concerning SLI:

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: Where permitted by law, we do not provide you any third-party liability protection covering the rental unless you purchase and accept SLI. Where we are required by law to provide third party liability protection in spite of the terms of the Rental Agreement, it shall be secondary over and above any other available insurance provided by or available to you, unless you purchase and accept the SLI. 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 SLI will always increase your liability coverage to the \$1 million coverage limits.

SLI 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 motorist, underinsured motorist, first-party benefits, no-fault, supplemental no-fault or other liability insurance that is optional or can be waived or rejected.

Personal Protection Plan

The Personal Protection Plan provides Personal Accident Insurance for accidental death and accidental medical expenses as well as Personal Effects Insurance.

The Personal Accident Insurance provides the following maximum benefits for accidental death and medical expenses. Renter and Immediate family traveling with the renter is covered 24 hours a day, in or out of the vehicle. Passengers are covered riding in, entering or exiting the rented vehicle.

Personal Accident Insurance

	Accidental Death	Accidental Medical	Ambulance Services
Renter/ Immediate Family	Up to \$175,000	\$3,500	\$250
Passengers	Up to \$17,500	\$3,500	\$250
Total benefits for any one accident are limited to an aggregate of \$225,000.			

The Personal Effects Insurance provides the following maximum benefits for loss or damage to personal property.

Personal Effects Insurance

Renter and Immediate family traveling with the renter	Up to \$525
Maximum Benefits: \$1,500	

Both the Personal Accident and Personal Effects pay in addition to any other policies that may cover the renter or covered parties. Check with your agent for any exclusion that may not be covered by these policies.



How to Obtain The Peace of Mind Rental Car Protection Options

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. 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. Policies for our products are available for your review at the Corporate Office upon request. To file a claim under any of these options, complete and accident report and claim form obtained from the rental location. A police report must be included for claim reporting due to robbery, theft or vandalism.

This brochure is only a summary of the optional coverage and protections. The specific terms and conditions of SLI are subject to all the provisions, limitations and exclusions contained in the policy issued by AmeriGuard Risk Retention Group, Inc. or ACE American Insurance Company.

Upon request, a copy of the SLI policy with its complete terms and conditions is available. The rental car company reserves the right to change insurance carriers at any time without notice.

In CA: Department of Insurance Consumer Hotline: 800-927-4357

In KY: The SLI coverage described in this brochure is provided by AmeriGuard Risk Retention Group, Inc., a company authorized to transact business in Kentucky and is located:

c/o USA Risk Group of Vermont, Inc.
2386 Airport Road
Barre, VT 05641.

- In some states Uninsured / Underinsured Motorist Protection (UMP) may be available in addition to SLI coverage. Coverage and availability may vary by carrier an state. See UMP if available.
- In NY, SLI includes uninsured/underinsured motorist protection at (i) \$100,000 per person, \$300,000 per accident or (ii) \$1,000,000 CSL depending upon the SLI option accepted.

For toll-free claim reporting call: 1-866-434-2226.

Thank you for choosing DOLLAR!