

## Rental Car Protection

This optional coverage can be purchased as an endorsement to the following plans and will be subject to the terms and conditions of the plan it is purchased with:

- A Single Trip Emergency Medical Insurance
- A Single Trip Trip Cancellation & Trip Interruption Insurance
- A Single Trip Trip Interruption Insurance Only
- A Single Trip Accidental Death & Dismemberment Insurance
- An All Inclusive Holiday Package
- A Non-Medical Package

### Period of coverage

Coverage commences either when *you* take control of the rented or leased *automobile* or on the effective date of the Policy, whichever is later.

Coverage terminates at the earliest of:

- 1 The time the rental or leasing agency or company assumes control of the *automobile*; or,
- 2 The time the rental or lease agreement expires or is terminated; or,
- 3 The expiry date of the Policy.

### Benefits

#### Maximum limit—\$75,000

The sum insured is an *aggregate limit* per *automobile*, per trip.

We agree to pay *you* up to a maximum of \$75,000 per trip for *physical damage* to a rented or leased *automobile* anywhere in the world while the *automobile* is in *your* care, custody or control or of those persons permitted to operate the *automobile* under the terms of the rental or lease agreement.

This includes the reasonable general average costs of towing, salvage, fire department charges, custom duties and the reasonable loss of use of the rented or leased *automobile* for which *you* are responsible.

Coverage will be limited to the amount of *physical damage* which would have been waived had *you* purchased collision damage waiver from the *automobile* rental or leasing agency or company.

### Conditions

In addition to the General Conditions shown on page 48, the following conditions apply:

- 1 *You* must hold a valid driver's license.
- 2 No coverage is provided for any form of third party automobile liability or personal accident insurance benefits.
- 3 No coverage is provided if collision damage waiver is purchased from the rental or leasing agency or company.

- 4 No coverage is provided unless all terms and conditions of the rental or lease agreement or contract have been met and no restrictions are violated.
- 5 *Physical damage* in excess of \$2,000 must be documented by a police report.
- 6 Such *automobile* is leased or rented from a duly authorized rental or leasing agency or company.
- 7 The *automobile* is not used for carrying passengers for compensation or hire or for commercial vehicle.
- 8 This Insurance is only available for the original leased or rented *automobile*. There shall be no coverage if *physical damage* is incurred to any replacement *automobile*.
- 9 Such *automobile* is not operated in contravention of any law or regulation related to motor vehicles in the jurisdiction governing the rental or lease agreement.
- 10 **Duplication of Coverage**—If *you* are insured under more than one Policy, Plan or Optional Coverage administered by *us* and they are in effect at the time of loss, the total amount paid to *you* cannot exceed *your* total expenses. Expenses are paid to an overall maximum limit of \$150,000 for the Rental Car Protection plan.
- 11 Coverage is not subject to the *deductible* as specified in the section entitled Emergency Medical Insurance.

## Exclusions

In addition to the exclusions of the plan this optional coverage is purchased with and to the General Exclusions shown on page 46, **we** will not be liable to provide coverage or services, or to pay claims for expenses incurred directly or indirectly as a result of:

- 1 Operation of the *automobile* contrary to the terms of the rental or leasing contract that results in damage or damage-related expenses.
- 2 Injury to or for the death of any *insured* under this Insurance.
- 3 Damage to the property of third persons other than damage to the rental *automobile* of the licensed *automobile* rental or leasing agency.
- 4 Expenses resulting from any kind of race or speed contest.
- 5 Any amount payable under any *automobile* insurance policy.
- 6 Any amount assumed, waived or paid by the rental or leasing agency or company or its insurer.
- 7 Contents of the rental or leased *automobile*.
- 8 The mechanical failure or breakdown of any part of the rented or leased *automobile*, rust, corrosion, wear and tear, gradual deterioration, inherent defect or freezing.
- 9 *Physical damage* arising from the neglect or abuse of the leased or rented *automobile* by *you* or any persons listed in the rental or lease agreement.
- 10 The rental or lease of an *exotic car*.
- 11 *Physical damage* caused by theft from an unattended *automobile* unless the *automobile* was securely locked and displayed visible signs of forced entry.