

DEFINITIONS

“Actual Cash Value” means purchase price less depreciation.

“Exotic Vehicle(s)” includes Bentley; Ferrari; Lamborghini; Lancia; Lotus; Maserati; Pininfarina; and Rolls Royce. The Insured must contact Travel Guard’s customer service at 1.866.221.0579 before renting to confirm whether the vehicle is covered.

“Insured” means the person shown on the rental agreement.

“Insurer” means National Union Fire Insurance Company of Pittsburgh, PA.

“Rental Return Date” is the return date listed on the car rental agreement.

“Rental Start Date” is the rental date listed on the car rental agreement.

“Return Destination” means the place to which the Insured expects to return from his or her Trip.

“Traveling Companion” means persons who are booked to accompany the Insured during the Trip.

“Trip” means a period of round-Trip travel away from home to a destination outside the Insured’s city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured applies; the Trip does not exceed 180 days; and the Insured’s destination is not to another home.

EFFECTIVE DATES

Coverage will take effect when the Insured arrives on the terminal premises on the contracted departure date for the purpose of going on the Trip, provided that the required premium has been paid on or before the rental agreement has been signed.

TERMINATION DATES

An Insured’s coverage will end when the car is returned on or before the Rental Return Date, or at 11:59 p.m. 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 Insured.

RENTER’S COLLISION INSURANCE

The Insurer will pay this benefit up to the Maximum Limit shown on the Schedule of Benefits subject to a \$250 deductible. Coverage does not apply in countries or states where the sale of this insurance is

prohibited by law. If the Insured rents a car while on his/her Trip, and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail or flood, while in his/her possession, the Insurer will pay the lesser of: (a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or (b) the Actual Cash Value of the car.

Coverage is provided to the Insured and Traveling Companion, providing the Insured and Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity.

EXCLUSIONS

Coverage is not provided for loss due to:

(a) any loss which occurs if the Insured or his/her Traveling Companion is in violation of the rental agreement; (b) rentals of trucks, campers, trailers, off-road vehicles, motor bikes, motorcycles, recreational vehicles, or Exotic Vehicles; (c) any obligation the Insured or his or her Traveling Companion assumes under any agreement except insurance collision deductible; (d) failure to report the loss to the proper local authorities and the rental car company; (e) damage to any other vehicle, structure, or person as a result of a covered loss; (f) participation in contests of speed, motor sport or motor racing including training or practice for the same; (g) driving under the influence of alcohol; (h) being under the influence of drugs or intoxicants, unless prescribed by a Physician; (i) war or act of war, whether declared or not, civil commotion, insurrection or riot; (j) any unlawful acts, committed by the Insured, Immediate Family Member, or a Traveling Companion, whether insured or not; (k) Injury sustained while committing or attempting to commit a crime.

The Insured’s Duties in the Event of Loss: The Insured must: take all reasonable, necessary steps to protect the vehicle and prevent further damage to it; report the loss to the appropriate local authorities and the rental company as soon as possible; obtain all information on any other party involved in an accident, such as name, address, insurance information, and driver’s license number; and provide the Insurer all documentation such as rental agreement, police report, and damage estimate.

PAYMENT OF CLAIMS

Claim Procedures: Notice of Claim: The Insured must call Travel Guard as soon as reasonably possible, and be prepared with what coverage the loss was under (i.e., Renters Collision Insurance), the name of the travel

agency or rental location, rental agreement that shows proof of travel, the amount the Insured is charged, a police accident or incident report. Travel Guard will fill in the claim form and forward it to the Insured for his or her review and signature. The completed form should be returned to Travel Guard, P.O. Box 47, Stevens Point, Wisconsin 54481. (Telephone 1.715.295.5452 or 1.866.221.0579) All California claims will be administered by Mercury Claims Administrator Services, LLC. All accident, health, and life claims will be administered by Mercury Claims & Assistance of WI, LLC in those states where it is licensed.

Claim Procedures: Proof of Loss: The claim forms must be sent back to Travel Guard 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 to Travel Guard no later than one year after the date of loss or insured occurrence or as soon as reasonably possible. If Insurer has not provided claim forms within 15 days after the notice of claim, other proofs of loss should be sent to Travel Guard 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 Insured’s name, the participating organization name, and the policy number.

GENERAL PROVISIONS

Acts of Agents - No agent or any person or entity has authority to accept service of the required proof of loss or demand arbitration on the Insurer’s behalf nor to alter, modify or waive any of the provisions of the policy.

Concealment or Fraud - The insurer does not provide coverage for the Insured if the Insured has intentionally concealed or misrepresented any material fact or circumstance relating to the policy 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 of Premium - Coverage is not effective unless all premium due has been paid to Travel Guard prior to signing the rental agreement.

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

