





## 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.