

## Additional Information

A copy of the insurance policy or warranty, as issued by the insurance company, can be made available for review. Coverage is underwritten with Auto Rental Insurance Group, PCS.

**STATE LAW:** Remember state laws may prohibit or modify the optional products offered. Any offer or description on benefits is void where prohibited by law.

**HOW TO MAKE A CLAIM:** ALL CLAIMS MUST BE FILED WITHIN 30 DAYS OF KNOWLEDGE OF THE LOSS OR DAMAGE. All claims must be made within 30 days of the knowledge of an incident or accident that may possibly give rise to the claim (i.e. any injury or damage to a third-party, person or vehicle(s)). All claims must include: an accident report, a police report, a claim form as obtained from the Vehicle Rental location, and a copy of the original Rental Agreement as rendered at the Rental or location. All of these documents may be sent to the below indicated address for forwarding to the insurance company or submitted via email. You will then be contacted directly by an Adjustor or the Adjusting Company.

### Claims Information

Claims may be reported online or e-mailed to both:

CBCS: [liabilitynewclaims@cbcscclaims.com](mailto:liabilitynewclaims@cbcscclaims.com)

CRA: [claims@carrentalassociation.com](mailto:claims@carrentalassociation.com)

CBCS and or CRA will acknowledge receipt of the claim and request any additional information needed within 5 business days.

Car Rental Association, Inc.  
C/o: CRA Claims Department  
PO Box 15236, Surfside Beach, SC 29587



## CAR RENTAL ASSOCIATION INC.

PROTECTION THAT GOES THE EXTRA MILE

P.O. Box 15236 Surfside Beach, SC 29587

[claims@carrentalassociation.com](mailto:claims@carrentalassociation.com)

Phone: 843-385-4041

### Additional Information

A copy of the insurance policy or warranty, as issued by the insurance company, can be made available for review.

Coverage is underwritten by Auto Rental Insurance Group, PCS.

A written request must be made directly to the administrative offices of Car Rental Association, Inc

### Exclusion

Please refer to the full policy wording for a complete list of exclusions and further explanations. Coverage, limits exclusions and endorsements are governed by the policy wording and the policy supersedes all other documentation.



## Renter's Personal Protection Renter's Personal Effects

Another Protection Product  
Brought to You by Schalberg  
Auto Rental Solutions  
in Conjunction with the  
Car Rental Association inc.

### Important Notice

The purchase of any of the coverage described herein may duplicate, void or alter existing coverage. Rental company employees cannot interpret or advise you on what the policy may or may not cover. If you purchase Counter Insurance Products protections, various credit card insurance death benefits could become "excess insurance coverage," meaning that any benefits due are available only if the amount sought in a claim exceeds the policy limits of any other applicable insurance purchased by cardholders, or those benefits could become void. Counter Products may duplicate coverage already provided by your personal automobile insurance policy, homeowner's insurance policy, personal liability insurance policy or other sources of coverage. Policies and coverage vary and Counter Personnel cannot advise you concerning other coverage that may not be applicable.

Availability of Coverages Described: Federal, state or local law may limit, vary or entirely prohibit the terms, conditions or coverage. Any offer as described herein is void if prohibited by law.

## Personal Accident Insurance

Accidental Death provides 24-hour accident protection to the primary Renter or Sharer and their immediate family for a death while traveling in the Rented or Shared Vehicle during the entire period of the Rental Agreement. Passengers are protected only while in, boarding or alighting from designated vehicle.

Renter	Loss of Life \$50,000
Passenger	Loss of Life \$ 5,000

### Accidental Medical Expense

Accidental Medical Expense provides You, Your passengers and Your immediate family with \$1,000.00 of 24-hour accidental medical expense coverage while in, boarding or alighting from the designated vehicle for emergency medical expenses and ambulance fees.

## Personal Effects Insurance

Personal Effects Coverage provides limited coverage for Your personal belongings from loss or damage caused by theft of, damage to, or accident involving your Rental or Shared Vehicle. Personal Effect Coverage provides reimbursement for the actual cash value of the items subject to certain maximum, deductibles, limitations and exclusions.

Personal Effects Coverage protects Your personal belongings as the primary Renter or Sharer and those of Your immediate family traveling with You. The maximum Personal Effects Coverage Amount per rental contract is \$525.00, which is subject to a per claim deductible of \$25.00. The aggregate limit is \$500 per rental contract. Coverage is subject to one claim per rental contract period.

The items not covered are: securities, currency, deeds, artificial teeth or bridges, documents, tickets, eyeglasses/contact lens, prosthetic limbs, automobiles, automobile equipment, animals, motorcycles, motorcycle equipment, motorized boats, motors, other conveyances, perishables, bullion, household furniture. Loss or damage occurring through wear and tear or gradual deterioration, insects or vermin, inherent vice or damage, and "mysterious disappearance" are not covered.

## Coverage Definitions

### Definitions

"Named Warranty Holder" - is the Rental Agency that provides the renter the vehicle and as further defined in the policy.

"Certificate Holder" - is the person shown on the rental contract or any other Authorized Driver as named on the rental contract. All other drivers are excluded.

"Rental Start Date" - is the start date as shown on the original Rental Agreement and must coincide with selection of PAI/PEI.

"Rental Return Date" - is the date listed on the original Rental Agreement or the date the vehicle is actually returned.

"Exotic Vehicle(s)" - includes vehicles valued at over \$50,000, but are not limited to: Bentley, Ferrari, Lamborghini, Lancia, Lotus, Maserati, Pininfarina and Rolls Royce and are excluded.

Subject to full contract wording. Conditions and exclusions apply.

The purchase of any of the insurance or warranty described in this brochure is not required in order to rent a vehicle.

Acceptance is proof of coverage under the policy as issued.

STATE LAW – Remember state laws may prohibit or modify the optional products offered. Any offer or description of benefits is void where prohibited by law.

## Exclusions

Vehicles: used for hire, used while under the influence of drugs (even prescription drugs), committing unlawful acts, participating in motor sports or motor racing or practice, or used for commercial purposes.

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## Exclusions

If You violate the terms/conditions or use restrictions of the rental agreement, coverage is void and no coverage is provided. Including use of vehicle by an unauthorized person, which is anyone not listed on the original rental agreement as renter or authorized driver.

For bodily injury or property damage sustained by You or Your relatives, as defined, residing with You or by any authorized driver and/or relatives residing with them. This exclusion does not apply to Personal Accident Insurance.

For liability, injury to third parties or damage to their property, or 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. When accepting coverage, You agree to waive or reject, to the extent allowed by law, any such insurance.

If You fail to accept any of the coverage prior to the "Rental Start Date" on the original Rental Agreement.

If there is a failure to pay the charges due and if the vehicle is obtained through misrepresentation. If the vehicle is a restricted or "Exotic Vehicle".

If similar coverage is afforded by any valid and collectible insurance or warranty other than a personal auto policy of the renter.

For fines, penalties, punitive or exemplary damages.

Suicide or any attempt while sane, intentionally self-inflicted injuries or any attempt at it; sickness, disease or bacterial infection; infections which occur as a result of an injury; bacterial infection; attempt to commit a felony; participation or engaging in an act of violence, civil disobedience, civil disorder, riot or insurrection; injury sustained while the covered person is riding in or on any aircraft; hernia unless resulting from a covered accident; participation in professional team sports or other professional athlete activities; being under the influence of any intoxicant or narcotic unless administered on the advice of a physician; dental treatment except as the result of injury to sound natural teeth; replacement eyeglasses or eye examination for the correction of vision; pregnancy or complications thereof or resulting childbirth.