

Renter's Contingent Liability Insurance

Renter's Contingent Liability Insurance is coverage which acts in the place of a primary automobile policy for the renter of a vehicle who does not maintain a personal automobile policy. The renter of the vehicle must elect coverage by signing for and paying a separate premium for the coverage at the rental counter prior to the rental inception. The limits of insurance are as shown on the Certificate of Insurance and will correspond to the minimum financial responsibility in the appropriate jurisdiction should an accident occur.

Coverage

The coverage provided under this policy shall be extended to all individuals who rent an automobile from the named rental car company or website who elect to accept Renter's Contingent Liability Insurance coverage on the face of the rental agreement identified above prior to inception of the rental, pay the appropriate premium for the coverage and are listed as the renter or as an additional driver on the rental agreement for the term of the rental as stated on the rental agreement. The rental term is not to exceed thirty days.

Who is An Insured?

Protection under the Renter's Contingent Liability Insurance Policy is only provided to those drivers who are specifically named on the original Rental Agreement and who have elected to purchase the insurance coverage.

No coverage extends to any driver who is not specifically named on the original Rental Agreement, even if that individual had the permission of an insured.

Limit of Insurance

The Insurer will pay all sums an insured is legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies, provided that:

- 1) The bodily injury or property damage results from an accident involving a rental vehicle;
- 2) The accident occurs while the rental agreement is in effect and that the rental agreement becomes effective during the policy period; and
- 3) Renter's contingent liability insurance has been elected by the renter at the origin of the rental agreement.

Separate limits of insurance apply for bodily injury and property damage liability, as shown on the Certificate of Insurance. The limit of insurance for each rental agreement is as follows:

- 1) The most we will pay for all damages resulting from bodily injury to any one person caused by any one accident is the state minimum financial requirement for one bodily injury in the jurisdiction in which the accident occurs.
- 2) Subject to the limit for each person, the most we will pay for all damages resulting from bodily injury caused by any one accident is the state minimum financial requirement for all bodily injury in the jurisdiction in which the accident occurs.
- 3) The most we will pay for all property damage caused by any one accident is the state minimum financial requirement for property damage in the jurisdiction in which the accident occurs.

All bodily injury and property damage resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one accident.

The Minimum Financial Requirements, as described by the statutes of the state of jurisdiction over the accident, are the **MAXIMUM** limits of coverage provided.

Conditions

Coverages hereunder are voided, do not provide protection and have no force and effect under the following conditions:

- A. The Renter's failure to pay for charges due under the Rental Agreement in accordance with the terms of the Rental Agreement;
- B. Failure to accept Renter's Contingent Liability Insurance on the face of the Rental Agreement at the inception of the rental period. Such acceptance shall be in the form of an initial by the Renter on the face of the Rental Agreement, in a box indicating acceptance of Renter's Contingent Liability Insurance; failure to decline coverage is not evidence of coverage;
- C. Use or operation of the vehicle in violation of the terms of the Rental Agreement, including, without limitation, participation in any speed contest, driving under the influence of drugs or alcohol, driving the vehicle beyond the geographic limitations stated in the Rental Agreement;
- D. Where the driver of the automobile at the time of loss is not a renter or additional driver specifically authorized in the Rental Agreement.
- E. Obtaining the vehicle by fraud or misrepresentation;
- F. Use of the vehicle while under the influence of narcotics, alcohol or drugs for any reason, whether recreational or prescription and whether prescribed or not.

Exclusions

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