

Personal Accident & Personal Effects Insurance

Important Notice

The purchase of any of the coverage described herein may duplicate, void or alter existing coverage. Rental & Share company employees cannot interpret or advise you on what the policy may or may not cover. Policies and Coverage vary and Counter Personnel should not interpret or advise you concerning this or any other insurance coverage that may or 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

Accident Medical Insurance

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: electronics such as, but nor limited to, cell phones, smart phones, tablets and computers, 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.

Exclusions

If You violate the terms/conditions or use restrictions of the rental agreement, coverage is void and no coverage is provided.

If You fail to accept any of the coverage at the start of the Rental or Sharing agreement.

If there is a failure to pay the charges due and if the vehicle is obtained through misrepresentation.

For fines, penalties, punitive or exemplary damages.

Also excluded is any claim arising out of a Suicide or a Suicide attempt, 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.

How to File a Claim

All claims must be made immediately upon notice of the incident or accident giving rise to the claim. All Losses must be reported within 30 days of Date of Loss. The aggregate limit is \$55k for all PAI & PEI coverages.

All claims must include:

- Accident report or Notice of Loss
- Police report
- Claim Form as provided by the vehicle rental agency at the time of a claim
- A copy of the original Rental Agreement as rendered at the rental counter
- Photos documenting the occurrence, if possible
- Driver statement

Information

A copy of the insurance policy, as issued by the insurance company, can be made available for review. Coverage is underwritten by Auto Transportation Insurance Group, Inc. A written request must be made directly to the administrative offices of: P.O. Box 222, Waldwick, NJ 07463 Phone: (201) 968-9494 or Fax: (201) 968-1116

Pablow Inc. D.B.A. Bonzah.com

800 4th Ave. #1041, Grinnell, IA 50112 Phone: (866) 266-0505

To start a claim please go to this website: <u>bonzah.com/company/claims</u>

Or send an email to <u>claims@bonzah.com</u>