

PROOF OF PURCHASE*



Renters Collision Insurance

Coverage Limit \$35,000



PLEASE READ THIS DOCUMENT CAREFULLY!

Insurance Coverage

Underwritten by American Home Assurance Company, NAIC No. 19380 (In FL, National Union Fire Insurance Company of Pittsburgh, Pa, NAIC No. 19445), both members of the AIG Companies with their principal place of business at 70 Pine Street, New York, NY 10270. Both are currently authorized to transact business in all states and the District of Columbia.

This is only a brief description of the insurance coverage(s) available under policy series T30253AHAC (in FL:T30253NUFIC). The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern.

Coverage may not be available in all states.

**Coverage is valid only if premium has been paid*

Coverage not available to Washington Residents.

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 1.800.826.1300 before renting to confirm whether the vehicle is covered.

"Insured" means the person shown on the rental agreement.

"Insurer" means American Home Assurance Company.

"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.

RENTERS 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, 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.

