

## Personal Accident and Effects Insurance

PAE provides accident, medical, death and dismemberment benefits for bodily injury resulting from an accident, and benefits for loss of or damage to certain personal property while in the rented vehicle. The coverage period will not exceed a 30-day consecutive period.

### PAE provides the following maximum benefits for accidental bodily injury:

- Renter (as named on rental agreement) receives the following insurance protection during the entire period for which the rental agreement is in effect, both in and out of the rented vehicle:

a) Accidental Death and Dismemberment up to \$100,000

b) Medical Expenses up to \$3,500

c) Ambulance Expenses up to \$250

- Passengers include members of the renter's traveling party riding in the vehicle or an authorized additional driver whose name appears on the Rental Agreement.

a) Accidental Death and Dismemberment up to \$10,000

b) Medical Expenses up to \$3,500

c) Ambulance Expenses up to \$250

PAE has an aggregate benefit maximum limit of \$225,000.

### PAE does not provide coverage from injuries or death resulting from:

- use of rental vehicle in violation of a restriction in the Rental Agreement;
- commission of or attempt to commit a felony, an assault or other illegal activity;
- intentionally self-inflicted injury; attempted suicide or suicide;
- injury sustained while participating in a prearranged or organized race or testing of a vehicle;
- pre-existing conditions, sickness, disease, bacterial or viral infection, except for any phylogenetic infections or bacterial infections resulting from the accidental ingestion of contaminated food;
- piloting or serving as a crew member or riding in any aircraft, except as a fare-paying passenger on a regularly scheduled or charter airline;
- accidents while the renter is driving or riding in any vehicle used as a taxi, bus or other public vehicle; or
- the Insured being under the influence of drugs or intoxicants, unless taken under the advice of doctors.

## Supplemental Liability Insurance (SLI)

### What is Supplemental Liability Insurance (SLI)?

Payless has Supplemental Liability Insurance (SLI) available at participating U.S. locations. SLI is a special optional service offered by Payless when you rent a Payless car. It's an "Excess Automobile Liability Insurance Policy" that provides additional liability insurance, within specified limits, above the limits provided in the Payless Rental Agreement. SLI insures you, and any authorized driver as defined in the Payless Rental Agreement, against claims made by third parties against you, the customer, for bodily injury/death and property damage caused by the use or operation of a Payless rental vehicle as permitted in the Payless Rental Agreement. SLI is a separate insurance policy issued to Payless by ACE American Insurance Company. It is made available to you as the customer when renting a Payless vehicle if you elect to accept SLI for an additional daily charge as shown on the Payless Rental Agreement.

### What are the coverage limits provided by SLI?

The SLI coverage limits equal the difference between the SLI maximum \$1,000,000 combined single limit and the liability protection limits provided under the Payless Rental Agreement.

### When and where does SLI coverage apply?

You and authorized operators are covered while driving your Payless rental vehicle within the United States and Canada, but only if the vehicle is rented and returned in the United States.

Coverage does not apply in Mexico.

### How does SLI affect the application of your automobile or umbrella insurance policy?

Your personal insurance policy providing coverage on an owned automobile, or other personal policy, may provide additional coverage, and to that extent, SLI may provide a duplication of coverage.

### What exclusions apply to SLI?

All exclusions, terms and conditions are stated in the policy; it is important that you read the policy carefully. The following highlights some of the exclusions that would preclude coverage:

- if you or authorized operators use, or permit the use of your Payless rental vehicle in a manner that violates (AOS 10/14)

- if you obtain your Payless rental vehicle by fraud or misrepresentation;
- to the extent permitted by law, to bodily injury or property damage to any Insured or authorized drivers or any person who is related to any Insured by blood, marriage or adoption and residing in the same household;
- "Uninsured Motorist"/"Underinsured Motorist" are not provided by the policy except in states where mandated by law up to a maximum amount of \$100,000 or in such other amount as mandated by state law;
- "No Fault" and other supplemental or optional coverages are not provided by the policy;
- punitive or exemplary damages to extent permitted by law.

## Emergency Sickness Protection

### What is it?

ESP is available only to Canadian renters and renters who possess a valid non-U.S. passport at the time of rental. It provides certain medical benefits for some sicknesses that occur during rental periods of thirty days or less.

ESP also covers individuals traveling with the renter if they are Canadian or if they possess a valid non-U.S. passport at the time of rental. In the event of a claim by a person other than the renter, written proof (such as travel itineraries prepared by a travel agent) must be provided to document that the person was a member of the renter's traveling party.

### What's covered?

ESP provides a total maximum of \$10,000 for all medical expense benefits\* for a covered sickness, including:

- medical or surgical treatment;
- hospital services, supplies, X-ray and laboratory fees;
- local ambulance;
- visits to a physician's office; and
- dental expenses including dental X-rays.

\*Maximum for dental treatment (sickness only) \$2,500.

There is a \$100 deductible per covered sickness.

### Exclusions

All exclusions, terms and conditions are stated in the policy. The following highlights some of the exclusions that would preclude coverage:

- Sickness where the Insured's trip to the host country is undertaken for treatment or advice for such sickness, except as provided in the Policy;
- Losses resulting from any illness, disease or other condition for which symptoms began or treatment was received during the twelve months prior to the beginning of the rental period;
- Any treatment, services or supplies received by the Insured that are incurred or received while he or she is in his or her home country;
- Losses resulting from accidental injury. Injury means accidental bodily harm sustained by an injury that results directly and independently from all other causes from an accident;
- Expenses for eyeglasses, contact lenses or hearing aids;

- Treatment of hernia, cardiac disease or conditions, pathological fractures, mental disorder or psychological or psychiatric care or treatment;
- Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.

How to report a claim:

In the event of a covered incident that could result in a claim, you must complete an accident report and deliver it to the Payless rental location. In order to make a claim or give notice of a claim, send written notice to:

For SLI:

Corporate Insurance Department  
Payless Car Rental  
P.O. Box 61247  
Virginia Beach, VA 23466  
1-866-446-8376

For PAE and ESP:

Health Special Risk  
HSR Plaza  
4001 N. Josey Lane  
Carrollton, TX 75007  
Attn: Claims Department  
1-800-328-1114, Option 1

Underwritten by ACE American Insurance Company.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

(AOS 10/14)

## INSURANCE PLANS

