

PAE – Personal Accident & Effects Insurance (where available)

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:

- Accidental death and dismemberment up to \$100,000*(renter) and \$10,000 accidental death and dismemberment (passenger)
- Medical expenses up to \$3,500
- Ambulance Expenses up to \$250**
- Personal effects coverage for each individual is \$600; maximum for all covered individuals in rental vehicle is \$1,800.***

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

*\$175,000 in New York and Washington

**\$150 in New York

***Maximum coverage in New York is \$500 per person; maximum for all covered individuals in rental vehicle is \$1,500.

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 phylogenic 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.

Applies only to renters in New York:

- an accident that occurs while under the influence of alcohol or narcotics, unless prescribed by a physician;
- suicide, attempted suicide or intentionally self-inflicted injury;
- 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.

Applies only to renters in New York:

- an accident that occurs while under the influence of alcohol or narcotics, unless prescribed by a physician;
- suicide, attempted suicide or intentionally self-inflicted injury;
- committing or attempting to commit a felony;

- aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline;
- engagement in an illegal occupation;
- extra hazardous activities such as participation as a professional in athletics or sports; or
- war or act of war (whether declared or undeclared).

Applies only to renters in Washington:

- suicide, attempted suicide or intentionally self-inflicted injury;
- committing or attempting to commit a felony;
- aircraft travel;
- engagement in an illegal occupation;

PAE also insures against risks of loss or damage to the insured personal goods of the renter or any member of the renter's traveling party riding in the vehicle or an authorized driver whose name appears on the Rental Agreement, subject to the limits and exclusions described in the policy and in this brochure.

PAE provides the following coverages on an actual cash value basis for loss to personal property:

- Personal property limit per person: \$600
- Personal property limit per rented vehicle: \$1,800

PAE does not cover:

Automobiles, automobile robes, automobile equipment, motorcycles, boats, motors or other conveyances or their appurtenances; household furniture, currency, coins, deeds, bullion, stamps, tickets, securities, documents, contact lenses, artificial teeth and limbs, perishables, or animals; loss or damage to personal property that occurs while loading or unloading personal property from a rented vehicle unless such loss or damage is the result of a covered loss; loss or damage due to theft from the rented vehicle that: 1) was not securely locked, 2) was not reported to the police and 3) did not demonstrate signs of forced entry; loss or damage due to unexplained or mysterious disappearance.

Coverages from other sources:

This insurance may provide a duplication of coverages already furnished by a personal insurance policy or some other source of coverage. Benefits available under PAE will be paid in addition to those received from any other source.

PAE Plus – Personal Accident & Effects Insurance PLUS (where available)

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 plus provides the following maximum benefits for accidental bodily injury:

- Accidental Death and Dismemberment up to \$250,000(renter) and \$125,000 accidental death and dismemberment (passenger) for vehicles with a capacity or up to 8 occupants;
- Accidental Death and Dismemberment up to \$250,000(renter) and \$50,000 accidental death and dismemberment (passenger)

for vehicles with a capacity or up to 8 occupants: (passenger) for vehicles with a capacity or up to 8 occupants:

- Accidental Death and Dismemberment up to \$250,000(renter) and \$50,000 accidental death and dismemberment (passenger) for vehicles with a capacity of greater than 8 occupants to up to 15 occupants;
- Medical Expenses up to \$2,500
- Ambulance Expenses up to \$250
- Personal Effects coverage for each individual is \$600; maximum for all covered individuals in rental vehicle is \$1,800.
- PAE Plus does not provide coverage from injuries or death resulting from the same list of activities and/or terms and conditions set forth herein this brochure for PAE.
- Not available in NY or WA

Exclusions to PAE and PAE Plus

- Personal effects covered under this policy do not include automobiles, automobile robes, automobile equipment, motorcycles, boats, motors or other conveyances or their appurtenances, household furniture, currency, coins, deeds, bullion, stamps, tickets, securities, documents, contact lenses, artificial teeth and limbs, perishables, or animals.
- The policy also does not cover loss or damage caused by wear and tear, or gradual deterioration or defective materials or craftsmanship, inherent vice, or any process of cleaning, restoring, repairing or alteration, property while in the care, custody or control of any common carrier, or loss or damage due to unexplained or mysterious disappearance.
- Loss or damage to Personal Property that occurs while loading or unloading of Personal Property from a rented vehicle unless such loss or damage is the result of a covered loss.
- Loss or damage due to theft from the rented vehicle that: 1) was not securely locked; 2) was not reported to the police and 3) did not demonstrate signs of forced entry.
- Loss or damage due to unexplained or mysterious disappearance.

Exclusions from the NY and WA individual Policies

- Caused by: (1) Wear and tear; (2) Gradual deterioration; (3) Moths, vermin, inherent vice; or (4) Damage sustained due to any process or while actually being worked on and resulting therefrom.
- Caused by or resulting from: (1) Hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack by: Any government or foreign power (de jure or de facto); Any authority maintaining or using military, naval or air forces; Military, naval or air forces; or An agent of any such government power. Authority or forces; (2) Any war weapon employing atomic fission or radioactive force whether in time of peace or war; (3) Insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authority in hindering, combating or defending against such an occurrence; (4) Seizure or destruction under quarantine or custom regulations; (5) Confiscation by order by any government or public authority; or (6) Risks of contraband or illegal transportation or trade;
- By nuclear reaction or nuclear radiation or radioactive contamination, all whether: (1) Controlled or uncontrolled; or (2) Such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against by this coverage part;
- To property while in the care, custody or contract of a common carrier;
- Due to unexplained or mysterious disappearance; or
- Due to theft unless reported to police or competent authority.
- Due to unexplained or mysterious disappearance; or
- Due to theft unless reported to police or competent authority.

Exclusions to the PAE Plus

The plans do not provide coverage for injuries or death resulting from (1) 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. (2) Pre-Existing Conditions. (3) pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions. (4) 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. (5) accidental Injury. Injury means accidental bodily harm sustained by an Injury that results directly and independently from all other causes from an accident. (6) expenses for eyeglasses, contact lenses or hearing aids.

State License Information

California – California Rental Car Agent's License # 0E37065. California Department of Insurance toll-free consumer hotline number is 1-800-927-4357.

Kentucky – The insurer listed below is authorized to transact business in the State of Kentucky.

New York – The renter may cancel the insurance at any time and any unearned premium will be refunded in accordance with applicable law.

South Carolina – Dispute Resolution Notice: Disputes involving insurance must first be handled with the rental car company and the insurers. If the dispute cannot be resolved, the renter may contact the South Carolina DOI Consumer Affairs Division at 1-800-768-3467. For all others, call 803-737-6160.

Washington – Department of Insurance Hotline in WA is 1-800-562-6900.

For more information and reservations, contact your travel consultant, visit budget.com or call toll-free at **1-800-527-0700**.



This brochure is a summary of LDW, PAE, ESP and SLI. The specific terms, conditions and exclusions thereof are subject to all provisions, limitations and exclusions contained in the policies issued by ACE American Insurance Company, one of the U.S.-based subsidiaries of ACE Limited (NYSE: ACE). "ACE" and the ACE logo are service marks of the ACE Group, which is comprised of ACE Limited and its subsidiaries.

This brochure is not intended to provide a complete description of each policy's terms, conditions and exclusions. For additional details, we invite you to examine a copy of each policy, which is available for your inspection upon request at the Budget location at which you are renting. The policies automatically conform to the provisions and/or requirements of any state law.

Customer may cancel the insurance at any time and any unused premium will be refunded in accordance with applicable law.

THE PURCHASES OF LDW, PAE, ESP OR SLI ARE NOT REQUIRED IN ORDER TO RENT A BUDGET VEHICLE. This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

Budget employees, agents or endorsees are not qualified to evaluate the adequacy of the renter's existing coverage.

Underwritten by ACE American Insurance Company.
BU-014 01/09

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PROTECTION PLANS

Rest easy when you sign up for a Budget Protection Plan.



SLI — Supplemental Liability Insurance

What is Supplemental Liability Insurance (SLI)?

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

What are the coverage limits provided by SLI?

The SLI coverage limits equal the difference between the SLI maximum \$2,000,000 combined single limit (or \$1,000,000 combined single limit in the following jurisdictions: Alabama, Alaska, Georgia, North Carolina, North Dakota, Puerto Rico, South Dakota, Vermont, the Virgin Islands, and Washington) and the liability protection limits provided under the Budget Rental Agreement. Note that in all states we only offer \$1,000,000 combined single limit on 10, 12, and 15 passenger vans.

When and where does SLI coverage apply?

You and authorized operators are covered while driving your Budget 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. Whether, at what point and to what extent your own policies apply can only be determined by checking the terms of the policies themselves as these terms frequently vary. However, the protection afforded by SLI (if SLI is accepted), like the Budget Rental Agreement limits of protection, is primary to your own policies. This means that before your own policies would apply to pay a claim, the \$2,000,000 protection (or \$1,000,000 protection in the following jurisdictions: Alabama, Alaska, Georgia, North Carolina, North Dakota, Puerto Rico, South Dakota, Vermont, the Virgin Islands, and Washington) afforded by the combination SLI and the Budget Rental Agreement limits would have to be exhausted.

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 Budget rental vehicle in a manner that violates the Budget Rental Agreement;
- if you obtain your Budget 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.

Are there any special restrictions on the purchase of SLI?

In Florida, SLI may not be purchased where the Budget Rental Agreement is for more than 30 days, coverage may not be provided for more than 30 consecutive days and if the Budget Rental Agreement is extended beyond 30 days, the coverage may be extended for one time only, for a period not to exceed 30 days. In New York, SLI may not be purchased where the rental period exceeds 30 consecutive days.



LDW — Loss Damage Waiver

Better than insurance:

Even for renters with insurance, the Loss Damage Waiver (LDW) may be a wise choice.

When renting a vehicle, you are generally responsible for all loss of and damage to the rented vehicle, regardless of fault, subject to all applicable state and local laws.

LDW is not insurance. It is a waiver by Budget of all or part of your financial responsibilities for:

- All loss of and damage to the rented vehicle —which could be as high as its full replacement value, if the vehicle is "totaled";
- Loss of use — revenue lost to Budget due to the inability to rent the vehicle while being repaired; and
- Administrative expenses relating to the vehicle.

You can avoid or limit this responsibility by purchasing LDW where available at participating locations, subject to all applicable state and local laws.

Simply stated, when you purchase LDW, Budget will pick up the tab for these costs. Your own insurance company won't even have to be contacted. Your ability to purchase LDW is, however, subject to all applicable state and local laws. All LDW availability and terms vary by state. For terms that apply to your rental, check the front page notice and paragraphs 7, 8 and 9 of your Rental Agreement. Additional information may also be contained in brochures, notices or on signs at the rental counter.

Texas law requires us to make certain disclosures to renters in connection with this offer or the sale of a rental car damage waiver. Due to recent changes in this law, your personal automobile policy may or may not provide coverage for your legal liability in connection with the loss of or damage to a rental vehicle or may otherwise exclude or restrict such coverages.

ESP — Emergency Sickness Protection

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.

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

We will pay benefits up to the Maximum Amount shown in the Schedule of Benefits if an Insured, as the result of a Medical Emergency requires roadside assistance. We will pay up to the maximum amount shown in the Schedule of Benefits for the Covered Expenses incurred for the return of an Insured's unattended Rental Vehicle to the rental agency if he or she suffers a Medical Emergency and dies, requires a Medically Necessary Emergency Medical Evacuation or Repatriation of remains, while traveling outside of his or her Home Country. Covered Expenses includes (1) fuel & oil for the vehicle; (2) driver wages; and (3) tolls en route. Benefits will not be payable for: 1) any repair due to mechanical breakdown of the vehicle en route, or 2) the costs for food or accommodation during the trip. This benefit is payable to an Insured only once per Rental Period.

We will not pay Emergency Sickness Benefits for any treatment or services for Sickness that is caused by, or results from:

- 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.
- Pre-Existing Conditions.
- treatment of hernia, Osgood-Schlatter's Disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, detached retina, or mental disorder or psychological or psychiatric care or treatment (except as provided in the Policy), whether or not caused by a Sickness.
- pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.
- cosmetic surgery, except for reconstructive surgery needed as the result of a Sickness.
- 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.
- routine dental care and treatment.
- accidental Injury. Injury means accidental bodily harm sustained by an Injury that results directly and independently from all other causes from an accident.
- sexually transmitted diseases or immune deficiency disorders and related conditions. This exclusion does not apply to the care or treatments of Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection, or any illness or disease arising from these medical conditions.
- expenses for eyeglasses, contact lenses or hearing aids.



How to obtain PAI, PAI-Plus, PEP, ESP, ALI

To accept protection under any of the optional insurance products described in this brochure, you must pay the additional daily charge as shown on the Rental Agreement for each full or partial rental day by initialing your acceptance of the protection on your Avis Rental Agreement.

Period of Coverage

Coverage begins on the later of (1) the date the renter signs the Rental Agreement and pays the required premium or (2) the time the renter picks up the car. Coverage terminates on the earlier of (1) the date the rental period ends or (2) the date the renter violates the Rental Agreement or converts the rental vehicle. The renter shall be deemed to have converted the rental vehicle whenever the rental vehicle is not returned to the rental agency by the scheduled return date or extended return date. The customer may cancel the insurance at any time and the unearned premium will be returned in accordance with applicable law.

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 Avis rental location. In order to make a claim or give notice of a claim, send written notice to:

For PAE, PAE-Plus, and ESP:

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

For SLI:

Budget Rent A Car System, INC.
Attn: Claims
300 Centre Point Drive
Virginia Beach, VA 23462
1-866-446-8376

