

Personal Accident and Effects Insurance (PAE)

PAE provides medical, hospital*, 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. Coverage is for the term of the rental agreement and 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 \$175,000 (\$200,000 in NY; \$50,000 in NH)
 - b) Accident Medical Expenses up to \$10,000
 - c) Hospital Accident Benefit* of \$500 per day up to 30 days
- Passengers include members of the renter's traveling party accompanying them during the Rental Period or an authorized additional driver whose name appears on the Rental Agreement
 - a) Accidental Death and Dismemberment up to \$25,000 (\$200,000 in NY; \$175,000 in CT, IN, KS, MO, MT, VT, VA, WA; \$50,000 in NH).
 - b) Accident Medical Expenses up to \$10,000
 - c) Hospital Accident Benefit* of \$500 per day up to 30 days

*Hospital Accident benefit not available in NY.

PAE provides a Personal Effects benefit up to \$1,000 per item; the maximum for all covered items in rental vehicle is \$3,000 (\$2,000 in NY)

For renters in CT, IN, KS, MO, MT, NY, VT, VA, and WA, PAE also includes a Trip Interruption Benefit. It provides up to \$250 for unused travel arrangement expenses, including pre-paid car rental fees, in the event the rental period is interrupted due to sickness, injury, or death of the renter, a traveling companion, or a family member. Terms and benefit details vary by state.

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

Suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth and elective abortion; participation as a professional in athletics, participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; certain extra-hazardous activities; the Insured's commission of or attempt

PAE does not provide coverage from injuries or death resulting from: *(Continued)*

to commit a felony; elective medical or holistic treatment or procedures; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under the Policy; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; detention, confiscation or destruction by customs; a Covered Trip undertaken for the purpose or intent of securing medical treatment; Pre-Existing Conditions; sickness of any kind.

Personal effects covered under this policy do not include: Animals; property used in trade, business or for the production of income; household furniture; musical instruments; brittle or fragile articles; jewelry; sporting equipment if the loss results from the use thereof; boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances (except wheelchairs) or equipment, or parts for such conveyances; artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket; money, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards; property shipped as freight or shipped prior to the end of the Covered Trip; contraband.

The policy also does not cover loss or damage caused by defective materials or craftsmanship; normal wear and tear, gradual deterioration, inherent vice; rodents, animals, insects or vermin; electrical current, including electric arcing that damages or destroys electrical devices or appliances; mysterious disappearance; confiscation by airport personnel; loss or damage caused by detention, confiscation or destruction by customs.

Loss, theft, or damage must be immediately reported to an Avis official, hotel manager, local police, or other local authority and reasonable steps must be taken to protect personal effects from further damage. This coverage shall not be effective during any period while the insured is in violation of the rental agreement.

Exclusions vary by state. Please see the Certificate of Insurance (or Policy in certain states) for complete plan details, limitations, and exclusions.

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 Empire Fire And Marine 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 \$500,000 combined single limit in all states 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. 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 Payless 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 \$500,000 protection in all states afforded by the combination SLI and the Payless 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 Payless rental vehicle in a manner that violates the Payless rental agreement;
- 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 such 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 (ESP)

What is it?

ESP is available only to non-US resident renters. It provides certain medical benefits for some sicknesses that occur during rental periods of thirty days or less.

ESP also covers the renter's non-US resident passenger traveling companions accompanying them during the Rental Period. 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 (\$15,000 in KS, MO, WA) for Physician-ordered medical services* 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.

* There is a \$100 deductible per covered sickness.

For renters in CT, IN, KS, MO, MT, NY, VT, VA, and WA, ESP also includes a Trip Interruption Benefit. It provides up to \$250 for unused travel arrangement expenses, including pre-paid car rental fees, in the event the rental period is interrupted due to sickness, injury, or death of the renter, a traveling companion, or a family member. Terms and benefit details vary by state.

Exclusions

The plan does not provide coverage for loss due to suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth and elective abortion; participation as a professional in athletics, participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; certain extra-hazardous activities; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under the Policy; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; detention, confiscation or destruction by customs; a Covered Trip undertaken for the purpose or intent of securing medical treatment; Pre-Existing

Exclusions (Continued)

Conditions; any amount paid or payable under any Worker's Compensation, disability benefit or similar law.

Exclusions vary by state. Please see the Certificate of Insurance (or Policy in certain states) for complete plan details, limitations, and exclusions.

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 Inc.
8400 Belleview Drive, Suite 150
Plano, TX 75024
Attn: Claims Department
1-800-328-1114, Option 1

This brochure is a summary only and does not revise or amend the applicable policies. The specific terms, conditions and exclusions thereof are subject to all provisions, limitations and exclusions contained in each policy issued.

PAE and ESP are underwritten by underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. Specific terms, conditions and exclusions may be different where required by state law. Details are available in the Certificate of Insurance (or Policy in certain states) on file with Payless which is available for your inspection upon request.

SLI is underwritten by Empire Fire And Marine Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. Specific terms, conditions and exclusions may be different where required by state law. Details are available in the Certificate of Insurance (or Policy in certain states) on file with Payless which is available for your inspection upon request.

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.

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INSURANCE PLANS



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