

## How to File a Claim

All claims must be made immediately upon notice of the incident or accident giving rise to the claim and no later than 30 days of Date of Loss.

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

All documents may be sent to the address below for forwarding to the insurance company. You will then be contacted by an appointed insurance adjuster.

### CLAIMS INFORMATION

Claims should be e-mailed to both:  
CBCS: [liabilitynewclaims@cbcscclaims.com](mailto:liabilitynewclaims@cbcscclaims.com)  
CRA: [claims@carrentalassociation.com](mailto:claims@carrentalassociation.com)

CBCS and or CRA will acknowledge receipt of the claim and request any additional information needed within 5 business days.

Car Rental Association, Inc.  
C/o: CRA Claims Department  
PO Box 15236, Surfside Beach, SC 29587



**CAR RENTAL  
ASSOCIATION INC.**

PROTECTION THAT GOES THE EXTRA MILE

P.O. Box 15236 Surfside Beach, SC 29587

[claims@carrentalassociation.com](mailto:claims@carrentalassociation.com)

Phone: 843-385-4041

### *Additional Information*

A copy of the insurance policy, as issued by the insurance company, can be made available for review. Coverage is underwritten by:  
Auto Rental Insurance Group, PCS.

A written request must be made directly to the administrative offices of:  
Car Rental Association, Inc.



## RENTER'S CONTINGENT LIABILITY INSURANCE

### *Important Notice*

The purchase of any of the coverage described herein may duplicate, void or alter existing coverage. Rental company employees cannot interpret or advise you on what the policy may or may not cover. If you purchase Supplemental Liability Insurance or Personal Effects protections, various credit card insurance death benefits could become "excess insurance coverage," meaning that any benefits due are available only if the amount sought in a claim exceeds the policy limits of any other applicable insurance purchased by cardholders, or those benefits could become void. You may duplicate coverage already provided by your personal automobile insurance policy, homeowner's insurance policy, personal liability insurance policy or other sources of coverage. Policies and coverage vary and Counter Personnel cannot advise you concerning other coverage that 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.



## Why Choose Us?

Renter's Contingent Liability Insurance is coverage which acts in the place of a primary automobile policy for the renter of a vehicle who may or may not maintain a personal automobile policy. The renter of the vehicle must elect coverage by signing for and paying a separate premium for the coverage at the rental counter, or website, prior to the rental inception. The limits of insurance are as shown on the Certificate of Insurance and will correspond to the minimum financial responsibility in the appropriate jurisdiction should an accident occur.

## Coverage

The coverage provided under this policy shall be extended to all individuals who rent an automobile from the named rental car company or website who: elect to accept Renter's Contingent Liability Insurance coverage on the face of the rental agreement identified above prior to the rental, pay the appropriate premium for the coverage, and are listed as the renter, or as an additional driver on the rental agreement for the entire term of the rental as stated on the rental agreement. The rental term cannot be extended and should not exceed thirty days.

## Who is An Insured?

Protection under the Renter's Contingent Liability Insurance Policy is only provided to those drivers who are specifically named on the original Rental Agreement and who have elected to purchase the insurance coverage.

No coverage extends to any driver who is not specifically named on the original Rental Agreement, even if that individual had the permission of an insured.

## Limit of Insurance

The Insurer will pay all sums an insured is legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies, provided that:

A. The bodily injury or property damage resulted from a covered loss involving the rental vehicle listed specifically on the rental agreement;

B. The accident occurs while the rental agreement is in effect, that the rental agreement becomes effective during the policy period; and that the coverage period matches the entire Rental term without lapse; and

C. Renter's Contingent Liability Insurance has been elected by the renter prior to the start of the original Rental Term.

Separate limits of insurance apply for bodily injury and property damage liability, as shown on the Certificate of Insurance. The limit of insurance for each rental agreement is as follows:

A. The most we will pay for all damages resulting from bodily injury to any one person caused by any one covered accident is the state minimum financial requirement for one bodily injury in the jurisdiction in which the accident occurs.

B. Subject to the limit for each person, the most we will pay for all damages resulting from bodily injury caused by any one covered accident is the state minimum financial requirement for all bodily injury in the jurisdiction in which the accident occurs.

C. The most we will pay for all property damage caused by any one covered accident is the state minimum financial requirement for property damage in the jurisdiction in which the accident occurs.

All bodily injury and property damage resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one accident.

The Minimum Financial Requirements, as described by the statutes of the state of jurisdiction over the accident, are the MAXIMUM limits of coverage provided.

## Conditions

Coverage hereunder are voided, do not provide protection and have no force and effect under the following conditions:

A. The Renter's failure to pay for charges due under the Rental Agreement in accordance with the terms of the Rental Agreement;

B. Failure to accept Renter's Contingent Liability Insurance on the face of the Rental Agreement, or through named website, at the inception of the original rental period. Such acceptance shall be in the form of an initial by the Renter on the face of the Rental Agreement, in a box indicating acceptance of Renter's Contingent Liability Insurance; or indicated by a purchase receipt from an approved website. Failure to decline coverage is not evidence of coverage;

C. Use or operation of the vehicle in violation of the terms of the Rental Agreement, including, without limitation, participation in any speed contest, driving under the influence of drugs or alcohol, driving the vehicle beyond the geographic limitations stated in the Rental Agreement;

D. Where the driver of the automobile at the time of loss is not a renter or additional driver specifically authorized on the original Rental Agreement.

E. Obtaining the vehicle by fraud or misrepresentation;

F. Use of the vehicle while under the influence of narcotics, alcohol, or drugs for any reason, whether recreational, or prescription, and whether prescribed or not.

G. Use or operating of vehicle in violation with any Laws or in the commission of an illegal act or crime.

## Exclusions

Please refer to the full policy wording for a complete list of exclusions and further explanation of the exclusions. Coverage, limits exclusions and endorsements are governed by the policy wording and the policy supersedes all other documentation.

## OUR BUSINESS IS TO KEEP YOU ON THE ROAD.

Our Performance Guarantee program has major benefits in the event of an accident:

- Will limit Out-of-Pocket repair expense.
- Will protect your family with proper rental collision damage.
- Could protect your personal auto policy from collision rate increases by limiting your exposure.
- Easy claims reporting process.
- May be combined with other coverage, such as SLI and PEI for total protection.

Easy Application Process and Claims Handling Process for your convenience.



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### *Additional Information*

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A written request must be made directly to the administrative offices of:  
Car Rental Association, Inc.



## SUPPLEMENTAL PHYSICAL DAMAGE WARRANTY PERFORMANCE GUARANTEE PROGRAM

### *Important Notice*

The purchase of any of the coverage described herein may duplicate, void, or alter existing coverage. Rental 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.



## PERFORMANCE GUARANTEE

### Definitions

- “Named Warranty Holder” - is the Rental Agency that provides the rental vehicle and as further defined in the policy.
- “Certificate Holder” - is the person shown on the rental contract or any other authorized driver as named on the rental contract.
- “Rental Start Date” - is the start date as shown on the agreement and must coincide with selection of SPDW.
- “Rental Return Date” - is the date listed on the rental agreement or the date the vehicle is actually returned, if returned early.
- “Exotic Vehicles” - includes, but are not limited to: Bentley, Ferrari, Lamborghini, Lancia, Lotus, Maserati, Pininfarina and Rolls Royce.
- “Coverage Extension” - Coverage cannot be extended beyond the original “Rental Return Date”.
- “Actual Cash Value” - is the purchase price less depreciation of the vehicle.
- “Agreed Value” - The maximum limit available for recovery of a damaged rental vehicle is the “Agreed Value” as provided by the Rental Agency. Program Limits apply.

*Subject to full contract wording.  
Conditions and exclusions apply.*

## WHAT IS THE LIMIT?

For rental vehicles the ARIG SPDW Program provides limited comprehension & collision protection for rented vehicles with the following limits:

Maximum Limit depends on the value of the vehicle being rented. There are three Economy Tiers available. Minimum Deductible is based on the requisite Tier.

Minimum Deductible is the corresponding Deductible based on vehicle value or the limit provided by your personal auto insurance physical damage limit, which ever is higher, if applicable.

See Full SPDW Contract for full coverage, limits and exclusions. A Partial List of Exclusions is below:

## EXCLUSIONS

Coverage not provided for loss due to:

- A. A contract violation by the renter, or any other driver, authorized or unauthorized.
- B. Any vehicles other than private passenger cars and authorized vans or authorized Recreational Vehicles.
- C. If similar coverage is afforded by any valid and collectible insurance, other than the renter personal auto policy.
- E. Damage to any other vehicle.
- F. Participation in motor sport or motor racing competition and/or practice.
- G. Driving under the influence of alcohol or drugs, whether prescribed or not.
- H. While committing any unlawful acts.
- I. Vehicles used For-Hire.

## SPDW CLAIMS PROCEDURES

The claims form must be returned to the rental operator's office within 24 hours after a potential claim. In addition, the claim submission must include the following:

- Copy of Rental Agreement
- Copy of Vehicle Registration
- Copy of the Driver's License
- Copy of the Police Report
- Copy of the Estimate of Damage
- A written, detailed report of the incident from the renter.

\*\*\* Police Reports are required for a claim submission to be considered for reimbursement.

Claims should be e-mailed to both:  
CBCS: [liabilitynewclaims@cbcsclaims.com](mailto:liabilitynewclaims@cbcsclaims.com)  
CRA: [claims@carrentalassociation.com](mailto:claims@carrentalassociation.com)

CBCS and or CRA will acknowledge receipt of the claim and request any additional information needed within 5 business days.

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