



ANNEX 4 — INSURANCE & WAIVERS

We provide insurance and waiver products to cover the principal risks you incur when driving the vehicle. These may be included in your rate or available as optional extra products. Key benefits, limitations and exclusions for these products are summarised below.

DESCRIPTION AND BENEFITS	KEY LIMITATIONS AND EXCLUSIONS
THIRD PARTY LIABILITY INSURANCE (TPLI) YOUR LIABILITY TO THIRD PARTIES (I.E. OTHER THAN TO HERTZ)	
<p>TPLI is automatically included in your rental rate. It:</p> <ul style="list-style-type: none">▶ Meets all legal requirements for third party liability.▶ Protects you and any authorised driver against claims from any other person (including your passengers) for death, personal injury or damage to property caused by your use of the vehicle during your rental.	<p>To the extent allowed under applicable law your insurance and waiver products will be void and no longer protect you if:</p> <ul style="list-style-type: none">▶ You are in breach of your obligations under the Rental Agreement – see in particular the Rental Restrictions section of the Rental Terms.▶ The loss or damage is caused intentionally.▶ The driver was not authorised by Hertz as the main or additional driver.
WAIVER PRODUCTS (CDW, TP, SUPERCOVER, GLASS & TYRES) YOUR LIABILITY TO HERTZ (FOR LOSS OF OR DAMAGE TO THE VEHICLE)	
<p>Your liability to us for loss of or damage to the vehicle may extend to the full value of the vehicle. You can reduce or eliminate this liability by taking the waiver products set out below.</p> <p>NB: some of our waivers (e.g. CDW and TP) might be included in your rate (check your Rental Agreement) and are subject to an excess. The others (e.g. SuperCover and Glass & Tyres) are optional and supplement CDW and TP by eliminating the excess in whole or in certain circumstances.</p>	<p>In addition to the limitations listed in the TPLI section above, your waiver products will be void – meaning that your liability to us for damage or loss will not be reduced or eliminated - where you or an authorised driver are grossly negligent (e.g. act in a way they know or should know is likely to cause harm or damage) including in particular in the following circumstances:</p> <p>Failure to assess the vehicle's height: examples:</p> <ul style="list-style-type: none">▶ Striking overhead or overhanging objects.▶ Driving into a barrier that is too low for the vehicle to pass beneath.▶ Driving into a barrier in a car park before it fully opens.

DESCRIPTION AND BENEFITS

COLLISION DAMAGE WAIVER (CDW)

CDW is often included in your rate and reduces your liability to us to the amount of the applicable **excess** (stated on your Rental Agreement) which applies to each incident of damage caused other than by theft, attempted theft or vandalism.

Examples of damage covered by CDW include:

- ▶ Impact with a fixed or moving object (e.g. damage caused if you have an accident).
- ▶ Loss of control of the vehicle.
- ▶ Natural events, such as snow, hail, flood or rock fall.
- ▶ Fire caused by vehicle defect, including electrical fault, or from adjacent fire or explosion, criminal or terrorism acts.
- ▶ Tyres and window damage caused by objects on or thrown up from the road.

THEFT PROTECTION (TP)

TP is often included in your rate and reduces your liability to us to the amount of the applicable **excess** (stated on your Rental Agreement) which applies to each incident related to loss of or damage to the vehicle caused by theft, attempted theft or vandalism.

Examples of incidents covered by TP include:

- ▶ Damage caused by breaking and entering the vehicle.
- ▶ Attempted theft of the vehicle or its accessories (e.g. radio).
- ▶ Vandalism (e.g. bent aerial, broken mirror).
- ▶ Theft of the vehicle.

SUPERCOVER (SC)

SC is an **optional** product and gives you peace of mind for your rental by:

- ▶ **Eliminating** your potential liability to us for the CDW or TP excess for loss of or damage to the vehicle during your rental.
- ▶ Waiving your responsibility to us for any **damage administration charges** that would otherwise be payable.

KEY LIMITATIONS AND EXCLUSIONS

Driving on unsuitable road conditions: examples:

- ▶ Driving on a road in bad condition without due care resulting in damage to the undercarriage.
- ▶ Driving on a beach causing damage by salt water and/or sand.
- ▶ Driving through flooded roads causing damage to the engine.

Improper use of the vehicle: examples:

- ▶ Putting wrong fuel in the vehicle or otherwise contaminating the fuel.
- ▶ Damage occurring as a result of ignoring a warning light.
- ▶ Burning a clutch (which requires persistent ill use) or using the hand brake incorrectly.
- ▶ Damage to the wheel rim caused by driving with a flat tyre.
- ▶ Fitting unauthorised objects to the interior or exterior of the vehicle.
- ▶ Carrying especially dirty or smelly materials that require extra cleaning costs or that damage or burn the interior.

Contribution to damage to/theft of the vehicle: examples:

- ▶ Damage resulting from locking the keys in the vehicle or losing the keys.
- ▶ Damage resulting from leaving the windows open.
- ▶ Loss of the vehicle caused by failure to use the anti-theft system (if provided).
- ▶ Loss of the vehicle when you are unable to return the keys.

Additional limitations:

- ▶ **Accessories.** Our waivers do not extend to any accessories (e.g. NeverLost® units, Wi-Fi and child seats) you rent. You will be charged for replacement of these items if they are lost or damaged for any reason.
- ▶ **Damage Administration Charges.** CDW, TP and Glass & Tyres do not reduce or eliminate the damage administration fee that may be applied in case of each event of damage during the rental.



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GLASS & TYRES (G&T)

G&T is an **optional** product and a **cheaper alternative to SC**. Where available, it **eliminates** your potential liability to us for the CDW or TP excess for damage to the vehicle's windows (including sun roof) and tyres only.

KEY LIMITATIONS AND EXCLUSIONS

▶ **Theft of your possessions.** Damage to or theft of personal and work-related effects and goods transported in the vehicle are not covered by our waivers. You can buy cover for personal effects that you own by taking **Personal Insurance (PI)**.

PERSONAL INSURANCE (PI)

PROTECTION FOR PERSONAL INJURY AND LOSS OF/DAMAGE TO YOUR POSSESSIONS

PI is an **optional insurance** designed to meet the demands and needs of those seeking cover for risks not met by the above insurance and waiver products. Cover is provided for all occupants of the vehicle for:

- ▶ **Death, injury and medical expenses** arising from an accident.
- ▶ Damage to or loss of **personal possessions** in the vehicle.

For full details about PI, ask for a leaflet at the counter or visit our website.

Cover is provided as **fixed lump sum payments** subject to small applicable **excesses** and may be **void** if you are in breach of your obligations under the Rental Agreement unless you can show the incident was totally unconnected with the breach.

Exclusions include:

- ▶ Loss of or damage to certain items, including jewellery, cash, animals, work related items and cargo.
- ▶ Stolen items where the vehicle was not locked or they were left in plain sight or overnight in the vehicle.
- ▶ Pre-existing illnesses or medical conditions.

PREMIUM EMERGENCY ROADSIDE ASSISTANCE (PERS)

YOUR LIABILITY TO HERTZ FOR BREAKDOWN COSTS (WHICH ARE YOUR FAULT)

PERS is an **optional** product which supplements the **Emergency Roadside Assistance** included in your rate. It provides cover for the **vehicle recovery and call out costs** you would otherwise be responsible for if the reason for the breakdown or call out was your fault.

Examples of call out costs covered include:

- ▶ Lost keys or keys locked inside the vehicle.
- ▶ Running out of fuel or using the wrong fuel.
- ▶ Flat battery.

You will remain responsible for:

- ▶ Cost of any replacement battery or keys.
 - ▶ Damage incurred to the vehicle as a result of the call out, including replacement glass.
 - ▶ Replacement fuel where wrong fuel was used.
 - ▶ Travel costs for any replacement vehicle.
- In each case arising from call out incidents that were your fault.