



## Car Rental Insurance

### **Important**

This program is valid only if the appropriate plan cost has been received by Expedia, Inc. Please keep this document as your record of coverage.

## Section I - Rental Car Damage

Underwritten by

Transamerica Casualty Insurance Company

Transamerica Casualty Insurance Company  
Policy Number MZ0911076H0004A

### Description of Coverage

Schedule: Expedia, Inc.	Maximum Benefit Amount
Rental Car Damage.....	\$35,000 (\$250 Deductible)

*Note: Words beginning with capital letters are defined in this text.*

### Summary of Coverages

#### Rental Car Damage Benefit

If you rent a car while on your Covered Trip and the car is damaged due to collision, theft, vandalism, windstorm, fire, hail, or flood while in your possession, we will pay you the lesser of: a) the cost of repairs and rental charges imposed by the rental company while the car is being repaired; or b) the Actual Cash Value of the car, up to the amount shown on the Schedule. Coverage is provided to you and your Traveling Companion traveling with you, provided you and your Traveling Companion are licensed drivers, and are listed on the rental agreement. This coverage is primary to other forms of insurance or indemnity. Our payment is in excess of your Deductible as listed in the Schedule.

### Definitions

In the Description of Coverage, “you”, “your” and “yours” refer to the Insured. “We”, “us” and “our” refer to the company providing the coverage. In addition certain words and phrases are defined as follows:

**Actual Cash Value** means purchase price less depreciation.

**Covered Trip** means 1) a period of travel away from Home to a destination outside your city of residence; the purpose of the Trip is business or pleasure and is not to obtain health care or treatment of any kind; the Trip has defined departure and return dates specified when the Insured enrolls; the Trip does not exceed 6 months; travel is primarily by “common carrier” and only incidentally by private conveyance.

**Deductible** means the amount, which must be incurred by you before benefits are paid under the plan. The Deductible is equal to the amount shown in the Schedule for each person insured.

**Exotic Vehicle** includes Alfa Romeo, Aston Martin, Auburn, Avanti, Bentley, Bertone, BMC/Leyland, BMW M Series, Bradley, Bricklin, Cosworth, Citroen, Clenet, De Lorean, Excalibre, Ferrari, Fiat, Iso, Jaguar, Jensen Healy, Lamborghini, Lancia, Lotus, Maserati, Morgan, Opel, Pantera, Panther, Pininfarina, Rolls Royce, Rover, Stutz, Sterling, Triumph, TVR, Yugo, Corvette, Mercedes Benz, Porsche, and MG.

**Insured** means an eligible person who arranges a Covered Trip and pays any required plan payment.

**Insurer** means Transamerica Casualty Insurance Company.

**Policy** means the contract issued to the Policyholder providing the benefits specified herein.

**Policyholder** means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

**Repair Facility** means a facility, which has been licensed or authorized to make vehicle repairs by the state in which it operates, and which has been approved by us to make repairs on your vehicle.

**Schedule** means the benefit schedule shown on the Description of Coverage for each Insured.

**Scheduled Departure Date** means the date on which you are originally scheduled to leave on your Covered Trip.

**Scheduled Return Date** means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

**Scheduled Departure City** means the city where the scheduled trip on which you are to participate originates.

**Traveling Companion** means persons whose name(s) appear(s) with you on the same Trip arrangement and who, during the Trip, will accompany you.

### **General Plan Exclusions**

#### **Coverage is not provided for loss due to:**

1. any obligation of you or Travel Companion assume under any agreement (except insurance collision Deductible);
2. rentals of trucks, campers, trailers, off-road or four wheel drive vehicles, motor bikes, motorcycles, recreational vehicles or Exotic Vehicles;
3. any loss which occurs if you or Travel Companion are in violation of the rental agreement;
4. failure to report the loss to the proper local authorities and the rental car company;
5. damage to any other vehicle, structure or person as a result of a covered loss;
6. being under the influence of drugs or intoxicants, unless prescribed by a Physician;

7. riding or driving in any motor competition;
8. declared or undeclared war, or any act of war;
9. any unlawful acts, committed by you or a Traveling Companion (whether insured or not).

## **Term of Coverage**

### **When Coverage Begins**

All coverages will take effect on the later of: 1) the date the plan payment has been received by Expedia, Inc.; 2) the date and time you start your Covered Trip; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Trip.

### **When Coverage Ends**

Your coverage automatically ends on the earlier of:

1. the date the Covered Trip is completed;
2. the Scheduled Return Date;
3. your arrival at the return destination on a round-trip, or the destination on a one-way trip;
4. cancellation of the Covered Trip covered by the plan.

## **Cancellation**

If You are prevented from taking your Covered Trip for any reason and you cancel your Covered Trip by 12:01 local time on the day of car rental pickup, we will reimburse You the cost of your prepaid premium.

## **Claims Procedure**

**All Claims:** Report your claim as soon as possible to Aon Affinity. Provide the policy number, your travel dates, and details describing the nature of your loss. Upon receipt of this information, Aon Affinity will promptly forward you the appropriate claim form to complete.

**Online:**            [www.travelclaim.com](http://www.travelclaim.com)

**Phone:**            1-(877) 846-8834 or 1-(516) 342-2720

**Mail:**              Aon Affinity  
300 Jericho Quadrangle, P.O. Box 9022,  
Jericho, NY 11753

**Office Hours:** 8:00 AM - 10:00 PM ET, Monday - Friday;  
9:00 AM Expedia - 5:00 PM ET, Saturday

**Important:** In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: police reports or claims reports from the parties responsible for any loss, theft or damage.

### **Your Duties In The Event of Rental Car Damage-**

#### **Related Loss:**

You must:

1. Take all reasonable, necessary steps to protect the vehicle and prevent further damage to it;
2. Report the loss to the appropriate local authorities and the rental company as soon as possible;

3. Obtain all information on any other party involved in an Accident, such as name, address, insurance information and driver's license number;
4. Provide us all documentation such as rental agreement, police report and damage estimate.

### **Enrollment Procedure**

Simply select the Car Rental Insurance option when booking your Covered Trip. You are enrolled upon receipt of payment for the applicable plan cost in addition to the amount due for your Covered Trip.

This plan was designed and is administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

**For additional information regarding the plan, call Aon Affinity at 1-877-846-8834 or 1-516-342-2720 or email: [expedia@aon.com](mailto:expedia@aon.com)**

**Office hours: 8 AM – 10 PM ET, Monday – Friday, 9 AM – 5 PM ET, Saturday**

### **General Provisions**

#### **Our Right To Recover From Others**

We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

### **Claims Provisions**

**Payment of Claims** Claims for benefits provided by the plan will be paid as soon as written proof is received. Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate, or if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This is a brief Description of Coverage which outlines benefits and amounts of coverage that may be available to you. If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA or WY), your Policy is provided on an individual form. To obtain a copy of your Individual Policy or Group Certificate for all states based on your state of residence, or information regarding the insurance premium portion of your plan cost, visit <http://www.affinitytravelcert.com> or call 1-800-453-4090. Your Individual Policy or Group Certificate will govern the final interpretation of any provision or claim. For Maryland residents only, to file a complaint with the Maryland Department of Insurance, call 1-800-492-6116 or visit [www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us).

This plan provides insurance coverage that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Unless individually licensed as an insurance agent, your travel agent is not qualified or authorized to answer your technical questions about the benefits, exclusions or conditions of this plan or to evaluate the adequacy of any existing insurance coverage you may have. Questions should be directed to the plan administrator at the toll-free number provided.

### **Ten Day Right To Examine**

If you are not satisfied for any reason, you may cancel your coverage within 10 days of your receipt of this document. Your premium will be refunded, provided there has been no incurred covered expense and you have not departed on your Covered Trip. When so returned, the coverage is void from the beginning. Request a refund in writing by providing your contact information as well as copy of your plan description to our authorized agent, Aon Affinity, 300 Jericho Quadrangle, P.O. Box 9022, Jericho, NY 11753.

## **Section II - Worldwide Emergency Assistance**

*Provided by On Call International*

### **Worldwide Emergency Assistance (On Call International)**

Not a care in the world... when you have our 24/7 global network to assist you

- **CareFree™ Travel Assistance**
- **Medical Assistance**
- **Emergency Services**

#### **CareFree™ Travel Assistance**

##### Travel Arrangements

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations
- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

##### Pre-trip Information

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

##### Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

#### **Medical Assistance and Managed Care**

- Medical case management, consultation and monitoring
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the-minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

#### **Emergency Services**

- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency family travel arrangements

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at **1-855-258-5784** or, from outside the U.S. or Canada, call collect: **1-603-952-2039**.

*\* If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for Transamerica Casualty Insurance Company, Aon Affinity, the Policyholder, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

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