

## Tips & Guidance

### Insurance-Peace of Mind

#### Motor Vehicle Insurance

Inclusive daily rental rates include vehicle insurance and third party liability, including property cover, and Loss Damage Waiver (LDW). Please note that an excess applies to all rentals. If a customer is involved in an accident that cannot be recovered from a third party or there is a loss, they will need to pay a Baht 8,000 excess for car categories MFMR, CPMR, ECAR, CCAR, ICAR, FFAR, MVMR and Baht 10,000 excess for car categories IFAR, IVAR, FCAR, PCAR and LCAR. Insurance coverage is subject to the terms and conditions of the rental agreement, but follows generally accepted international standards.

Detailed below are the coverage of international standard Insurance Protection available in Thailand from Budget :

#### Compulsory Third Party (CTP) Insurance - Included in all Rates

The Road Protection Act provides limited injury and death cover to anyone injured or killed in an accident.

| COMPULSORY THIRD PARTY (CTP) INSURANCE - "LEGAL MANDATORY UNDER THAI LAW"; |         |      |
|--|---------|------|
| LOSS OF LIFE:  | MAXIMUM |      |
| DRIVER, PASSENGER & THIRD PARTY  | 100,000 | Baht |
| DRIVER WHO ARE AT FAULT  | 35,000  | Baht |
| MEDICAL COMPENSATION   |         |      |
| EMERGENCY  | 15,000  | Baht |
| TREATMENT  | 35,000  | Baht |

#### Loss Damage Waiver (LDW) - Included in Net Rate

LDW provides comprehensive coverage to the renter for own vehicle damage, as well as liability protection against third party injury, death or vehicle and property damage.

| THIRD PARTY LIABILITY |            |                 |
|-----------------------|------------|-----------------|
| LOSS OF LIFE:         |            |                 |
| THIRD PARTY **        | 20,000,000 | Baht / Accident |

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|                    |           |                 |
|--------------------|-----------|-----------------|
| PROPERTY DAMAGE ** | 5,000,000 | Baht / Accident |
| BAIL BOND:         | 200,000   | Baht            |

This coverage limits the renters responsibility to a **maximum of Baht 8,000 for car categories MFMR, CPMR, ECAR, CCAR, ICAR, FFAR, MVMR and Baht 10,000 for car categories IFAR, IVAR, FCAR, PCAR and LCAR.** in the event of loss or damage to the rented vehicle where recovery cannot be made from a third party, subject to the renters compliance with the Rental Agreement. In other words, the maximum exposure that a renter will have in the event of non-recoverable loss or damage is Baht 8,000 or 10,000 , providing the Details of Use Restrictions at Item 3 of the Rental Agreement are not contravened. DIAMOND CAR RENTAL & OWNERS ABROAD THAILAND customers please see the Super Damage Waiver section below which reduces the excess to nil. If Use Restrictions are contravened, the LDW is void.

#### Terms and Conditions on the Rental Agreement for Use

The wording on the rental agreement for use is as follows:

3) USE RESTRICTIONS: The Vehicle will not be used or operated by anyone:

- A. who is not an Authorized Driver;
- B. who allows more passengers to occupy the Vehicle than there are seat belts or who does not require all occupants to comply with applicable seat-belt and child-restraint laws;
- C. off regularly maintained and paved roadways; outside the Kingdom of Thailand;
- D. who leaves the Vehicle and fails to remove the keys, close and lock all doors and close all windows and the trunk, or otherwise aids in vandalism or theft of the Vehicle;
- E. who does not know how to operate a manual transmission (if Vehicle has manual transmission);
- F. when continued operation of the Vehicle is likely to cause damage to the Vehicle; to engage in any speed contest;
- G. to carry people or property for hire (unless otherwise agreed by Budget); to push anything; to tow anything;
- H. who improperly fuels the Vehicle (gasoline in a diesel-powered vehicle or diesel fuel in a gasoline-powered vehicle); who improperly loads the Vehicle or transports weight exceeding the Vehicle's maximum capacity; to carry hazardous or explosive substances;
- I. if the Vehicle is obtained upon the basis of false or misleading information;
- J. who, as a result of reckless misconduct, damages the Vehicle or causes personal injury or property damage to others;
- K. while intoxicated or under the influence of any substance that impairs driving ability;
- L. during the commission of a felony or for the transportation of illegal drugs or contraband;
- M. where insufficient height or width exists.



4) VEHICLE LOSS AND DAMAGE: Renter is not responsible for Vehicle loss or damage caused by acts of God or accidental fire that is not the result of a collision.... if there is a violation of a use restriction, LDW is void and renter is responsible for all vehicle loss and damage, related expenses, loss of use, and an administrative charge as described above.

5) LIABILITY PROTECTION: if there is no violation of a use restriction (paragraph 3), Budget provides automobile liability protection to authorized drivers for causing bodily injury (including death) and property damage to others resulting from use of the Vehicle....

#### **Super Damage Waiver (SDW) (Accident) INCLUDED FOR DIAMOND CAR RENTAL and OWNERS ABROAD THAILAND CUSTOMERS**

Super damage waiver (accident) for "Approved renter." This option can be purchased at a nominal fee per day depending on your type of vehicle on rent. Your excess insurance amount of 0 (zero) baht is applied where your cost

of repair or damage from traffic accident is now exempted.

| VEHICLE TYPES  | LOWER GROUP | HIGHER GROUP |
|--|-------------|--------------|
| ■ SUPER DAMAGE WAIVER (SDW)(ACCIDENT)  | INC         | INC          |
| ■ PERSONAL ACCIDENT & EFFECTS (PAE)  | 150         | 150          |
| ■ THEFT PROTECTION (TP)  | 69          | 99           |
| ■  |             |              |
| <div>  <p>LOWER GROUP<br/>CPMR, MFMR, ECAR, CCAR, FFAR, MVMR, ICAR<br/>*PRICE ARE IN BATH PER DAY, VAT "NOT" INCLUDED</p> </div> <div>  <p>HIGHER GROUP<br/>IFAR, IVAR, FCAR, PCAR</p> </div> |             |              |

### Personal Accident and Effects (PAE) Insurance

Personal Accident and Effects Insurance coverage is available for drivers and passengers with protection up to Baht 1 million. This insurance can be purchased when collecting the vehicle.

| PERSONAL ACCIDENT AND EFFECTS (PAE) INSURANCE: |           |                 |
|--|-----------|-----------------|
| LOSS OF LIFE OR PERMANENT DISABILITY:          | 1,000,000 | Baht / Accident |
| MEDICAL EXPENSES INCLUDING EMERGENCY:          | 250,000   | Baht / Accident |
| PERSONAL EFFECT AND BELONGINGS:                | 40,000    | Baht / Accident |

### Theft Protection (TP)

Fixed excess amount of 0 (ZERO) baht in the event of the rental vehicle is stolen.

| SOME IMPORTANT CONDITIONS OR EXCLUSIONS OF COVERAGE:   |
|--|
| <ul style="list-style-type: none"> <li>■ PERSONAL ITEMS IN EXCLUSION ARE JEWELRY, MONEY AND MONETARY DOCUMENTS, IMPORTANT DOCUMENTS OR SPECIMENS, ETC</li> <li>■ IN CASE OF THEFT, RENTER MUST REPORT THE INCIDENT TO THE POLICE WITH FULL POLICE REPORT OBTAINED.</li> <li>■ MAXIMUM PAYABLE AMOUNT UNDER PAE COVERAGE MUST NOT EXCEED 1,000,000 BATH ON ONE INCIDENT.</li> <li>■ AFTER RENTER SIGN ON TO ACCEPT TERMS AND CONDITIONS, ALL COVERAGE AND CONDITIONS SHALL TAKE EFFECT IMMEDIATELY.</li> <li>■ RENTED VEHICLE MUST NOT BE INVOLVED IN ANY CRIMINAL ACT OR USE OUTSIDE THAILAND'S TERRITORY.</li> <li>■ USE RESTRICTION AT ITEMS 3 OF RENTAL AGREEMENT MUST NOT BE CONTRAVENED AT ALL TIME.</li> </ul> |
| <p>NOTE: THAI INSURANCE REGULATION INDICATES THIRD AS PERSONS WHO ARE AFFLICTED BY THE ACCIDENT DAMAGE BUT ARE "NOT" IMMEDIATE FAMILY MEMBERS OR SPOUSE OF DRIVER, THEREFORE, YOUR PARENTS, HASBAND, WIFE OR CHILDREN WILL "NOT" BE PROTECTED UNDER THE THIRD PARTY LIABILITY TERM. TO ACQUIRE A PROTECT, ADDITIONAL PERSONAL ACCIDENT &amp; EFFECTS INSURANCE (PAE) CAN BE PURCHASED ADDITIONALLY.</p>  |

\*\* THE CLAIMED AMOUNT IS UP TO THE FINAL DECISION OF THE INSURANCE COMPANY.

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