General Policies.

1. GENERAL RENTAL REQUIREMENTS

THESE ARE THE GENERAL RENTAL REQUIREMENTS OF KEVA AUTO RENTALS LLC. THE RENTAL COMPANY OPERATING THE KEVA AUTO RENTALS LLC LOCATION ("KEVA AUTO RENTALS LLC") MAY HAVE OTHER REQUIREMENTS. THE REQUIREMENTS OF THE RENTAL LOCATION WILL CONTROL. CHECK THE LOCAL **TERMS & CONDITIONS** POSTED ON THE WEB PAGE OF THE RENTING LOCATION FOR MORE INFORMATION ABOUT THEIR TERMS AND CONDITIONS AND POLICIES.

- A. Rental Rates: Daily Rental rates are based on a 24 hour "rental day" starting at the time of rental. The minimum charge is one day, plus mileage, if applicable. The renter will be charged for each hour and/or any part of an hour in excess of a rental day the renter keeps the vehicle, until the vehicle is returned, up to the applicable daily rate. Mileage charges, if applicable, will be the number of miles driven as determined by the odometer readings at the beginning and end of the rental The Rental Rate is subject to increase if you return car more than 24 hours before or 24 hours after the scheduled Return Time. Late returns beyond 30 minute grace period may be subject to extra hour and/or extra day charges, in addition to any other rental charges. If the renter fails to comply with the conditions applicable to the rate, including any geographic driving restrictions, a mileage charge, surcharge or other rates may apply.
- **B. Driving Age:** The minimum age to rent a vehicle at most locations in the United States is 20 years of age. In Michigan, New York, and the province of Quebec, the minimum age for most vehicles is 18. Please refer to the Local Policies for specific information on driver ages at the location where you intend to rent and the applicable charge for drivers 20 to 24 years of age. For more information on our young renters program visit: 25 and under
- **C. Authorized Drivers:** The KEVA AUTO RENTALS LLC vehicle may be driven only by an authorized driver. An authorized driver is the renter and any additional person who appears at the time of rental, and signs the rental agreement. All authorized drivers must satisfy our age requirements, have a valid driver's license, provide a physical street resident address, a major credit card in their own name, and fulfill our other qualifications, which vary by location. Employers and co-employees of renters renting on corporate rate plans, if properly licensed and meet our age requirements, are authorized to drive the Vehicle while acting within the scope of their employment duties. See our credit requirements and driver's license requirements below. The authorized driver and any additional authorized drivers may be subject to a driver record check (see below). **No other persons are authorized to drive the vehicle**.
- **D.** Additional Authorized Drivers and Fees: All additional authorized drivers are required to qualify to drive the vehicle. To qualify, KEVA AUTO RENTALS LLC requires all additional drivers, including spouses, to satisfy our minimum age requirements, have a valid driver's license, and pay an additional driver fee. However, the following additional drivers do not need to pay an additional driver fee as long as they meet our minimum age requirements and have a valid drivers license:
- (1) government renters on official orders,
- (2) drivers/companions of physically impaired customers
- (3) corporate account customers on corporate rate plans.

The additional driver may also be subject to a driver record check and an underage driver's fee. (See below).

- **E. Underage Driver's Fee:** An authorized driver that is 20 to 24 years of age may be charged an Underage Drivers fee because of such driver's age in addition to the additional driver fee, if applicable.
- **F. Credit Qualifications/Requirements:** To qualify to rent the Keva Auto Rentals LLC vehicle, the renter must be present at the time of rental a valid driver's license and valid major credit card or debit card (see Debit Card Usage below) in the renter's own name with available credit. At the time of rental, an authorized hold will be secured on your credit/debit card provided to cover the estimated rental charges and any additional charges that may be incurred. **These funds will not be available for your use.**

We will place an authorization amount of up to \$350 or 20% of the estimated rental charges.

Acceptable Charge Cards

MasterCard / Discover / Visa.

G. Using Debit Cards to Qualify for a Rental

At many locations, debit cards issued under a VISA, MasterCard logo which draw funds directly from the cardholder's account may be used at the outset of a rental to qualify for a rental where the following requirements are met;

There are exceptions to this general policy:

 Debit Cards are accepted for Keva Auto Rentals LLC Debit cards are accepted for payment at the end of your rental.

In most cases, the location will perform a credit check for debit card customers to determine credit worthiness at the time of rental. The customer must meet the minimum criteria to rent using a debit card. In addition, the acceptance of such debit cards is contingent upon the debit cards having available funds to cover the estimated charges plus an authorization of up to USD 350.00 or 20% of the estimated rental charges, depending on the rental location and card used. **These funds will not be available for your use.**

When a **debit card** is accepted as form of payment, at the start of the rental, **two (2) forms of identification must be presented**:

1. A valid United States or Foreign Country issued Driver's License

PLUS

- 2. One (1) of the following forms:
- An alternative valid credit or debit card embossed with the same name as the driver's license. The card is for identification purposes only.
- A Government issued ID, in the same name as the driver's license and credit card:
 - o Passport: United States or Foreign Country Issued
 - o Military Identification Card: United States or Foreign Country Issued
- Non-Government Form of ID, examples that may be accepted include, store membership card with photo (Costco, Sam's, etc.), a company ID badge with photo. Only acceptable if the photo and name matches the driver's license and debit card. Current month Utility statement in the renter's name and the same address on the driver's license (e.g., gas, electric, cable bill).

Using Debit Cards to Pay for a Rental

Both debit cards and prepaid or store value cards are accepted for payment at the end of your rental.

Cash Deposit Identification Cards - Cash rentals which require an up-front deposit of cash are accepted from customers who have obtained a Cash Deposit Identification (ID) Card. Applications for a Cash Deposit ID Card are available from Keva Auto Rentals LLC.com. Applicants must be 20 years of age or older. The application process can take approximately thirty (30) days except as otherwise required by law. There is a US\$20 non-refundable processing fee which offsets the cost to have a modified credit check performed on the applicant.

H. "Key Ring" Credit Cards: KEVA AUTO RENTALS LLC does not accept the small credit cards issued by credit card companies that fit on a key ring. In the event that a customer presents the key ring credit card at the time of rental, the rental location may ask you to present the standard size credit card or another form of payment.

- **I. Gasoline Policy:** The renter must refill the gas tank of the vehicle before the rental return unless the renter chooses the prepaid fuel option, the renter will pay a specified charge as set forth in the rental agreement and have no obligation to return the vehicle with a full tank of fuel. The fuel charge is based on the estimated number of gallons needed to refill the tank multiplied by the rate per gallon charge specified on the rental agreement. KEVA AUTO RENTALS LLC may use different methods of estimating the number of gallons needed to refill the tank and these methods of estimation necessarily rely on human judgment. KEVA AUTO RENTALS LLC estimate the number of gallons needed to refill the gas tank either (1) by reading the fuel gauge to estimate the approximate amount of fuel needed to refill the tank (for example, one-half tank) and multiplying that number by the manufacturer's specified fuel tank capacity, or (2) if the renter did not purchase any fuel during the rental, by reading the odometer to determine the amount of miles driven during the rental and dividing that number by the vehicle's estimated fuel efficiency (miles per gallon) based on the manufacturer's fuel efficiency specifications. References herein to miles and gallons.
- **J. Geographic Limitations:** At most locations, driving is restricted to the continental United States and Canada. A Canadian resident is prohibited from driving a U.S. owned vehicle into Canada.

K. Disabled Renters:

- 1. Available Driving Aids: If the renter will require driving aids to operate a vehicle, please contact us at (844) 492-9266. This will ensure availability of equipment and allow KEVA AUTO RENTALS LLC personnel to install such equipment prior to the rental.
- 2. Pick-up: We would also ask that you call (844) 492-9266 if you need a ride to our loctation
- **3. Additional Authorized Drivers:** If a traveling companion shall serve as the driver during the rental, please advise the KEVA AUTO RENTALS LLC representative at the time of rental and pick-up. There is no additional charge for an additional authorized driver for non-driving disabled renters.

L. Driver Licenses:

United States Citizens and U.S. Military Personnel: A renter or any additional authorized driver who is a citizen of the United States, must present at the time of rental:

- (1) a driver's license issued by any state, territory or possession of the United States, and valid for the entire rental period
- (2) a temporary driver's license, valid for the entire rental period
- (3) a traffic citation issued as a temporary license, valid for the entire rental period (the court date being the expiration date) and a second form of identification with signature (excluding the credit card used for rental),
- (4) a valid U.S. military identification card plus an expired driver's license for active duty U.S. military personnel in those states where active duty U.S. military can drive on an expired driver's license.
- (5) A valid driver's license issued by a province or territory of Canada
- (6) A foreign driver's license* issued by the country of residence of the renter and additional drivers. If the driver's license in not in English, the renter and drivers will be required to present both the foreign issued driver's license and a current International Driver's Permit ("IDP"); or, if from Japan, a Japanese Translation Service. An IDP does not give a person the right to drive, but provides a certified translation of the valid foreign driver's license. An IDP can be obtained in the driver's country of residence only with a valid driver's license. An IDP (or certified translation) without the foreign issued driver's license is not acceptable.
- *If the foreign issued driver's license is from a country where "permanent" or "non-expiring" driver's licenses are issued, the renter and any additional drivers will also be required to show their passport, visa or other current U.S. issued documentation at the beginning of the rental authorizing the renter or driver to be present in the USA at the time of rental.
- M. One-way Rentals: Currenty KEVA AUTO RENTALS LLC does not facilitate One-way Rentals.

N. Optional Equipment:

- **1. Child Safety Seats:** For an additional charge, infant, toddler, and child/ youth safety seats may be available at many KEVA AUTO RENTALS LLC. Please call to get rates and reserve.
- 2. Ski Racks: Our cars are not equipped with ski racks

- **3. Global Positioning System:** KEVA AUTO RENTALS LLC does not provide Navigation as most of our rents are well equipped with personal smart phone.
- **Q. Lost and Found:** Keva Auto Rentals LLC will not uphold responsibility for any personal belongings left in the vehicle or within the location premises. If you have lost items, please contact customer service as soon as possible http://www.Keva Auto Rentals LLC.com/CustomerCare/content.aspx

2. LIABILITY, INSURANCE AND OPTIONAL PROTECTION PACKAGE

- **A.** Loss or Damage to the KEVA AUTO RENTALS LLC vehicle: The renter and any additional drivers are absolutely liable for any loss or damage to the rental vehicle, even if someone else caused it or the cause is unknown, whether due to theft, fire, hail, flood, collision, vandalism, or any other cause, subject to limitations imposed by the law where the vehicle is rented. This liability will not exceed the full value of the vehicle, plus:
- 1. Actual towing and storage charges;
- 2. Loss of use;
- 3. Diminution in value, regardless of whether the vehicle is repaired or not;
- 4. All rental charges through the date you report the incident if not returnable or the return date, whichever is later;
- 5. Any out-of-pocket expenses incurred by us as a result of the loss or damage to the vehicle;
- 6. A reasonable administrative fee; and
- 7. Pro-rata license plate fees, all as allowed by law.
- **B. Third Party Liability Claims:** Unless otherwise required by applicable law, a renter and/or any additional authorized driver (and the respective insurance company of each) is primarily responsible for all third party claims of personal injury, including death, and property damage caused or arising from the use and operation of the Keva Auto Rentals LLC vehicle during the rental. You agree to indemnify and hold KEVA AUTO RENTALS LLC harmless from and against, and will defend KEVA AUTO RENTALS LLC against all loss, liability or damages whatsoever arising out of the use or operation of the vehicle during the rental, plus costs and attorneys' fees. (To the extent KEVA AUTO RENTALS LLC is required to provide coverage, in spite of the terms of the rental agreement, it shall only be in an amount necessary to satisfy the minimum financial responsibility limits required by applicable law.)
- **C. Optional Protection Package**: At the time of rental, KEVA AUTO RENTALS LLC offers for purchase at the option of the renter, Loss Damage Waiver ("LDW"), Personal Protection Plan ("P&P"), Protection Plus(PP), Personal Accident Insurance ("PAI"), Personal Effects Insurance("PEC"), Emergency Sickness Protection ("ESP"), and Liability Insurance Supplement ("LIS"). The cost, coverage, provider and availability vary by location, vehicle category and rate. Please refer to the location's Terms & Conditions to determine whether LIS is required for travel into Canada and the cost of such coverage. The optional products offered by the rental company may duplicate coverage provided by the renter's personal automobile insurance or insurance the renter may have through another source. Purchase of optional products is not required to rent the vehicle. Separate brochures available at the rental location summarize the optional products. We charge a per day fee for each day, or part of a day, the vehicle is rented for any optional products you select.

1. Loss Damage Waiver ("LDW"):

If the renter purchases one of the optional LDW plans, KEVA AUTO RENTALS LLC will agree to waive the renter's responsibility for loss or damage to the vehicle in full or in part (depending on the LDW plan accepted). LDW is not insurance or an insurance product.

LDW does not apply if: (1) the renter uses the vehicle in violation of the rental agreement; (2) the renter fails to remove the keys, or close and lock all windows, doors and trunk, and the vehicle is stolen or vandalized; (3) the renter fails to notify us and the police immediately after the loss; and (4) the renter fails to pay the charges under the rental agreement; or (5) other exceptions as allowed by the applicable state or provincial law.

Before deciding whether to purchase LDW, the renter may wish to determine whether their own automobile insurance or credit card agreement provides coverage for rental vehicle damage or loss and determine the amount of the deductible under your own insurance coverage. The purchase of LDW is not mandatory. LDW is not insurance.

2. Personal Protection Plan ("P&P"): P&P includes Personal Accident Insurance ("PAI") and Personal Effects Insurance ("PEC") and where offered must be purchased together. P&P is not offered in Canada.

- a.) **PAI** provides benefits to the renter and the renter's passengers for accidental medical expenses, ambulance expenses and accidental death benefits during the rental. If this optional coverage is purchased by a renter, the renter is covered twenty-four hours a day for all accidents, whether the renter is actually in the rental vehicle or not at the time of the accident. Passengers in a KEVA AUTO RENTALS LLC vehicle are only covered for accidents occurring while the passengers occupy the KEVA AUTO RENTALS LLC vehicle. Click here for the Personal Accident Insurance Claim Form.
- b.) **PEC** insures the personal effects of the renter and any member of the renter's immediate family traveling with the renter up to the limits of liability provided. A member of a renter's immediate family must permanently reside in the renter's household. If this optional coverage is purchased by the renter, PEC covers only personal effects with which the renter or immediate family member are traveling. PEC pays covered claims even if the renter's homeowner's policy provides coverage. Click here for the Personal Effects Coverage Claim Form.

3. Liability Insurance Supplement ("LIS"):

Provides liability protection up to \$1,000,000 for claims brought by others

- Up to \$1,000,000 for bodily injury or property claims with uninsured/underinsured motorist**
- No deductible for you to pay to Keva Auto Rentals LLC

Liability Insurance Supplement

Keva Auto Rentals LLC LIS coverage provides you with up to US\$1 million combined single limit of liability protection should bodily injury and property damage claims be made against you by people injured in an accident involving the Keva Auto Rentals LLC car (on rentals in CA and FL up to \$2,000,000 combined single limit for liability protection only). LIS, in combination with liability protection which may otherwise be provided by Keva Auto Rentals LLC, safeguards your insurance policy and/or your personal assets for up to the first \$1 million should such claims be made against you. LIS also provides you with up to \$1,000,000 in coverage for combined bodily injury and/or property damage claims, should you be harmed by an uninsured/underinsured driver. Prices vary by location. Pricing of LIS for a specific rental will be provided at time of reservation. LIS is not available on rentals in Canada."

- **4. Protection Plus ("PP"):** In Canada, where available, if the renter purchases PP, it will provide limited benefits to the authorized driver and passengers of the vehicle during the rental for accidental medical expenses, ambulance expenses and accidental death, repatriation, rehabilitation, legal defense, emergency road service and mechanical breakdown towing benefits, and loss to personal belongings if certain terms and conditions are met.
- **5. Emergency Sickness Protection ("ESP"):** ESP is available to all renters who are non-U.S. citizens including Canadians who possess valid non-U.S. passports at the time of rental. ESP provides certain medical benefits for some sicknesses that may occur during rental periods of thirty days or less. ESP also covers individuals possessing valid non-U.S. passports at the time of rental traveling with the renter. Benefits include up to \$10,000 per person for reasonable and customary cost of necessary medical care for covered sickness, including (A) medical or surgical treatment; (B) hospital services, supplies, x-rays and laboratory fees; (C) local ambulance and (D) visits to a physician's office, and are subject to a \$100 deductible per person per sickness. ESP does not provide coverage for any sickness for which symptoms began or treatment received during the twelve months prior to the beginning of the rental period; expenses incurred outside of the U.S.; expenses for eyeglasses, contact lenses or hearing aids; losses incurred while participating in racing, professional club, intercollegiate or interscholastic sports; losses from an accident, cardiovascular disease, cancers tumors, tuberculosis, organ transplant, congenital conditions, deviated septum, cosmetic surgery, dental care, sexually transmitted diseases, birth control, fertility/infertility treatment, pregnancy, miscarriage, abortion, and emotional or mental disorders of any kind; and losses while traveling against the advice of a physician or while traveling for the purpose of receiving medical treatment. ESP does not apply in Mexico.
- **6. Mexico Insurance**: Vehicles rented in the United States may not be driven into Mexico without obtaining Mexico Insurance. Mexico Insurance provides a customer with liability and damage protection on the rental vehicle to be in compliance with Mexican law when visiting Mexico. The Mexico Insurance policy permits the customer to travel up to 250 miles south of the U.S./Mexico border in the rented vehicle. The policy provides coverage for liability to third parties arising from the use of the rental vehicle (to the applicable limit of liability), collision and comprehensive coverage for the rental vehicle (subject to applicable deductibles) and limited medical expense coverage. Coverage is subject to all limits, terms, limitations and exclusions in the Mexico Insurance policy. Mexico Insurance is available only at select locations.

THIS IS A SUMMARY ONLY AND IS SUBJECT TO SPECIFIC BENEFITS, EXCLUSIONS, LIMITATIONS AND EXCEPTIONS OF THE LIABILITY INSURANCE SUPPLEMENT, PERSONAL ACCIDENT ANDN PERSONAL

EFFECTS AND EMERGENCY PROTECTION INSURANCE POLICIES (WHICH ARE AVAILABLE FOR INSPECTION UPON REQUEST).

The following are trademarks of Keva Auto Rentals LLC $\,$, Inc.: KEVA AUTO RENTALS LLC $\,$

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