

The Worldwide Car Rental Loss & Damage Insurance provides excess coverage for damage to or loss of a rental vehicle, applicable when the entire rental fee is charged to the Cardmember's Card. The insured is defined as a Cardmember who uses their Card Account for the rental. Coverage applies to four-wheeled passenger vehicles rented from licensed agencies, excluding off-road, antique, and certain high-value vehicles. The insurance reimburses for direct and accidental loss based on Actual Cash Value, up to a maximum of \$50,000 per rental, after any other applicable insurance has been exhausted. Coverage is automatic when the rental fee is charged to the Card, provided the Cardmember declines any rental agency insurance. The coverage period is limited to 31 consecutive days and is provided at no additional cost under Master Policy #9907-50-45 issued by Federal Insurance Company.

Exclusions include losses from dishonest acts, war, intoxication, wear and tear, and use of the vehicle for hire or in prohibited territories. The policy is void if the insured misrepresents any material fact. Claims must be reported within 45 days of the incident, with specific documentation required, including rental agreements and police reports. New York State residents have additional terms, including that the coverage may be primary under certain conditions. The policy is governed by the laws of a state other than Florida, and the complete provisions are detailed in the Master Policy available from First National Bank of Omaha.