

The ScotiaGold Passport VISA Rental Car Collision/Loss Damage Insurance Certificate, effective January 1, 2003, outlines the coverage provided under Group Policy No. BNS0194, issued by Primmum Insurance Company. This insurance is available to eligible Cardmembers who rent private passenger vehicles for up to 48 consecutive days, provided they initiate the rental with their ScotiaGold VISA card, decline the rental agency's Collision Damage Waiver (CDW), and charge the rental cost to their account. Coverage is limited to one vehicle rental at a time, and if the rental exceeds 48 days, no coverage will apply. The insurance is primary and covers damages up to the actual cash value of the vehicle, including documented Loss of Use and reasonable towing charges, but excludes personal belongings, third-party liability, and damages from various causes such as intoxication or operation contrary to the rental agreement.

Certain vehicles are not covered, including trucks, motorcycles, campers, antique cars, and vehicles with an MSRP over \$65,000. Coverage terminates when the rental agency reassumes control of the vehicle, the Cardmember's account privileges are revoked, or the Group Policy is canceled. In the event of an accident or theft, claims must be reported within 48 hours, and specific documentation is required, including a police report and rental agreement. The policyholder must avoid fraudulent claims and assist the insurer in any recovery actions. Claims must be filed within one year (three years in Quebec) from the date of the incident. It is advised to confirm coverage with the rental agency and check the vehicle for pre-existing damage before rental.