

13. Tax-free cars.
Luxury vehicles such as BMW, Cadillac, Lincoln and Mercedes Benz are covered as long as they meet the above requirements.

IN THE EVENT OF AN ACCIDENT/THEFT

- **Within 48 hours**, call toll free 800-847-2911 if You are in Canada or the United States or call collect (410) 581-9994. The representative will answer Your questions and send You a claim form.
- Decide with the rental agent which one of You will make the claim.
- **If the rental agent decides to settle the claim directly**, complete the accident report claim form and assign the right for the Rental Agency to make the claim on Your behalf on the claim form or other authorized forms. It is important to note that You remain responsible for the loss/damage and that You may be contacted in the future to answer inquiries resulting from the claims process. The rental agent may fax the required documentation toll free if they are in Canada or the United States to 800-354-7017. When elsewhere the fax number is (303) 467-8678 (collect). Original documentation may also be required in some instances. (If You have any questions, are having any difficulties, or would like the claims administrator to be involved immediately, call the number provided above).
- **If You will be making the claim**, You must call the claims administrator within 48 hours of the damage/theft having occurred. Your claim must be submitted with as much documentation, requested below, as possible within 45 days of discovering the loss/damage. You will need to provide all documentation within 90 days of the date of damage or theft to the claims administrator at the address provided below.

The following claim documentation is required:

- the claim form, completed and signed;
- Your Visa sales draft showing that the rental was paid in full with the Visa card, or the Visa sales draft showing the balance of charges for the rental if a points program was used to pay for part of the rental;
- the original copy of both sides of the vehicle rental agreement;
- accident or damage report, if available;
- the itemized repair bill, or if not available, a copy of the estimate;
- receipt for paid repairs;
- police report, when available;
- copy of Your billing or pre-billing statement if any repair charges were billed to Your account.

Forward this documentation to:

**Visa Auto Rental Collision/Loss Damage
Insurance Claims Administrator
655 Finley Avenue, Unit 1
Ajax (Ontario) L1S 3V3**

Under normal circumstances, the claim will be paid within 15 days after the claims administrator has received all necessary documentation. If the claim cannot be assessed on the basis of the information that has been provided, it will be closed.

After the Company has paid Your claim, Your rights and recoveries will be transferred to the Company to the extent of the Company's payment for the loss/damage incurred when the rental vehicle was Your responsibility. This means the Company will then be entitled, at its own expense, to sue in Your name. If the Company chooses to sue another party in Your name, You must give the Company all the assistance the Company may reasonably require to secure its rights and remedies. This may include providing Your signature on all necessary documents that enable the Company to sue in Your name.

Once You report damage, loss or theft, a claim file will be opened and will remain open for six (6) months from the date of the damage or theft. Payment will only be made on a claim or any part of a claim that is completely substantiated as required by the claims administrator within six (6) months of the date of loss/damage. You should use due diligence and do all things necessary to avoid or reduce any loss or damage to property protected by this Visa Collision/Loss Damage Insurance.

If You make a claim knowing it to be false or fraudulent in any respect, You will not be entitled to the benefits of this protection, nor to the payment of any claim made under this Policy.

HELPFUL HINTS

Before You rent a vehicle, find out if You are required to provide a deposit if You wish to decline the Rental Agency's CDW. If possible, select a Rental Agency which provides an excellent rate AND allows You to decline the CDW without having to make a deposit.

Rental Agencies in some countries may resist Your declining their CDW coverage. These Rental Agencies may try to encourage You to take their coverage or to provide a deposit. If You experience difficulty using Your Visa CLD Insurance coverage, please call toll free 800-847-2911 if You are in Canada or the United States or, call collect (410) 581-9994 and provide:

- the name of the Rental Agency involved;
- the Rental Agency's address;
- the date of the rental;
- the name of the Rental Agency representative with whom You spoke, and Your rental contract number.

The Rental Agency will then be contacted and acquainted with the Visa CLD Insurance coverage.

In certain locations, the law requires that rental agencies provide Collision Damage Coverage in the price of the vehicle rental.