

INSURANCE PRODUCT SUMMARY

Personal Accident Insurance/Personal Effects Coverage

Group Policy – TMH600135

Summary of coverage

Insurer:	Chubb Insurance Company of Canada 199 Bay Street, Suite 2500, P.O. Box 139 Commerce Court West Postal Station Toronto, ON M5L 1E2 AMF Register – Insurer's Number: 2000461714
Distributor:	Enterprise Rent-A-Car® Canada Company 181 Bay Street, Suite 2100 Toronto, Ontario
Autorité des marchés financiers:	Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage Québec (Québec) G1V 5C1 Québec City: 418 525-0337 Montreal: 514 395-0337 Toll Free: 1 877-525-0337 Fax: 418 525-9512 Website: www.lautorite.qc.ca

What is the purpose of this document?

This Summary helps you make an informed decision when an insurance product is offered to you by a Distributor. **This is not your Policy.** The Distributor must also provide you with a fact sheet "Let's Talk Insurance!" which is to inform you of your rights.

The Policy is available by clicking the following link:

<http://chubb.com/ca-en/assets/documents/personal-accident-insurance-personal-effects-coverage--tmh600135--enterprise-alamo-national.pdf>

What is this insurance for?

The Personal Accident Insurance/Personal Effects Coverage provides coverage for customers of Enterprise Rent-A-Car, Alamo Rent A Car, and National Car Rental who have rented a motor vehicle. The Insurer agrees to provide the benefits described in the Policy to an Insured experiencing Accidental Bodily Injury during the Coverage Period. An Insured under the Policy is also automatically covered for loss of baggage and personal effects in the Rental Vehicle arising from theft or involuntary property damage during the Coverage Period.

Eligibility Conditions

To be eligible for coverage under the Personal Accident Insurance / Personal Effects Coverage, you must:

- Have rented a rental vehicle from one of the above-mentioned distributors; and
- Have met all the requirements for renting a motor vehicle from one of the above-mentioned distributors.

Summary of key conditions

Who can be insured?

Customers of Enterprise Rent-A-Car, Alamo Rent A Car, and National Car Rental who have rented a motor vehicle. The Policy insures losses that occur during the Coverage Period within Canada or the United States, but only if the loss arises out of a Rental Vehicle which is rented in Canada. The coverage territory does not include Mexico.

DEATH AND DISMEMBERMENT INSURANCE

If a Renter sustains an Accidental Bodily Injury during the Coverage Period, the applicable benefit specified for the resulting Loss below will be paid. If a Rental Passenger sustains an Accidental Bodily Injury while Occupying a Rental Vehicle during the Coverage Period, the applicable benefit specified for the resulting Loss below will be paid.

SCHEDULE OF BENEFITS COVERAGE

COVERAGE	Amount of Benefits Renter	Amount of Benefit Rental Passenger
A. Accidental Death Benefit		
Loss of life	\$150,000	\$15,000
B. Accidental Bodily Injury		
Loss of both hands, both feet or both eyes	\$150,000	\$15,000
Loss of one hand and one foot	\$150,000	\$15,000
Loss of one hand and one eye or one foot and one Eye	\$150,000	\$15,000
Loss of speech or hearing	\$150,000	\$15,000
Loss of one arm or one leg	\$112,500	\$11,250
Loss of one hand, one foot or entire sight of one eye	\$100,000	\$10,000
Loss of thumb and index finger of one hand	\$ 37,500	\$ 3,750
Loss of use of both hands or both arms	\$150,000	\$15,000
Loss of use of one arm or one leg	\$112,500	\$11,250
Quadriplegia	\$150,000	\$15,000
Paraplegia	\$150,000	\$15,000
Hemiplegia	\$150,000	\$15,000
C. Rehabilitation/Retraining	\$10,000	\$10,000
D. Medical repatriation or return of mortal remains	\$10,000	\$10,000
E. Medical expense		
Aggregate limit	\$5,000	\$5,000
Orthopedic appliances and braces	\$500	\$500
Heat treatments, adjustments, manipulations, massage or any form of physical therapy while not hospital confined	\$500	\$500
Repair or replacement of eyeglasses	\$100	\$100
F. Dental expense		
Aggregate limit	\$1,000	\$1,000
Per tooth limit	\$200	\$200

Aggregate Limit of Liability per Accident: \$200,000

Insurer shall not be liable for any amount in excess of the above stated aggregate limit of liability. If more than one of the described Losses is sustained by an Insured in any one Accident, then the total benefit payable for that Accident is limited to the greatest amount payable for any one of the Losses sustained up to the maximum amount of the aggregate limit of liability set out above.

ACCIDENTAL PROPERTY DAMAGE INSURANCE

There is coverage for damage to or theft of personal property owned by and for the personal or business use of the Insured and for business property owned by the Insured's employer while in the care, custody and control of the Insured, during transit, or while in any hotel or building (other than the Insured's personal residence), or while locked in the Rental Vehicle, during the Coverage Period.

Insurer will pay no more than the least of the following amounts for Accidental Property Damage:

- a. replacement cost of the property at the time of loss without deduction for depreciation; or
- b. the full cost to repair the property at the time of loss; or
- c. \$600 per Insured; or
- d. \$2,400 per Rental Agreement.

When does coverage start?

Your insurance coverage begins on the date when you sign the Rental Agreement and have agreed to purchase the vehicle rental insurance.

When does coverage end?

Your insurance coverage ends automatically at the earliest of the following dates:

- (a) the date set out in the Rental Agreement for the period of rental of the Rental Vehicle;
- (b) the date the Rental Vehicle is returned to the location indicated in the Rental Agreement; or
- (c) the date you request, in writing, to have the insurance cancelled.

For assistance or to file a claim

- You must call us as soon as possible after the incident.
- We will provide you with instructions needed to file a claim.
- You must submit your claim to us **within 30 days** of the incident.

FILING A CLAIM

If a Loss occurs, You should contact the Insurer and file a claim. The procedure for filing a claim is detailed on page 4 of the Policy.

A. Submission of a Claim

A person making a claim must provide us with written notice of the claim within 30 days from the date a claim arises. You or your representative must contact us to obtain the necessary claim form by calling the following toll-free numbers:

1-877-772-7797 (English) Monday to Friday, 8.30 am to 4.30 pm (Eastern Time)

1-877-337-9494 (French) Monday to Friday, 8.30 am to 4.30 pm (Eastern Time)

B. Deadline to Submit a Claim

The claim form and the required documents must be completed as requested and returned to us as soon as possible within 30 days after the loss or, if you are a Quebec resident, within the year of the loss if you prove your impossibility to act within 30 days after the loss.

C. Insurer's Reply

If your claim is approved, we will pay the benefit with 30 days of receiving the proof required. If your claim is denied or we pay only a portion of the benefit, you will receive a letter explaining the reasons for our decision. We will send the letter within 30 days of receiving the documents required to process the claim.

D. Appeal of an Insurer's Decision and Recourses

You may appeal the Insurer's decision if you disagree with the outcome. You have 6 months from the date of the Insurer's decline of your claim to appeal the decision. Your appeal must be in writing to the Insurer. The Insurer will send you a written response within 30 days following receipt of your request to review. You may also contact the Autorité des Marchés financiers or consult your own lawyer.

HELPLINE

Canada and the United States

1-855-845-0999 (toll free)

Elsewhere

905-412-1102 (collect)

What's not covered?

EXCLUSIONS & LIMITATIONS

This Policy does not provide coverage for loss of animals, automobiles, automobile equipment, motorcycles, watercraft, their trailers, furnishings, equipment, accessories, motors or other conveyances or their appurtenances, household or office furniture, business equity, contact lenses, artificial teeth or limbs, currency, coins, deeds, bullion, stamps, securities, negotiable instruments, debit or credit cards, fund transfer cards, tickets, documents or perishables.

This Policy does not cover loss caused by or resulting from any one or more of the following:

1. intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
2. any theft of or damage to the Insured's property that is expected or intended by the Insured;
3. an intentional or criminal act or failure to act by an Insured, or any other person at the direction of an Insured;
4. loss or damage due to unexplained or mysterious disappearance, or loss or damage due to theft, unless reported to the police or other competent authority;
5. use of intoxicants or narcotics by an Insured, unless administered on the advice of a Physician;
6. use of a Rental Vehicle when such use is in violation of the conditions of the Rental Agreement;
7. operation of the Rental Vehicle by any driver who is not authorized by the Rental Agreement;
8. theft of or damage to any personal property not owned by the Insured or the Insured's employer while in the care, custody and control of the Insured;
9. wear and tear, gradual deterioration, moths, vermin, inherent vice or defect or damage sustained due to any process or while actually being worked upon and resulting therefrom;
10. delay, loss of market, indirect or consequential loss of any kind;
11. any Insured's liability for damage to the Rental Vehicle;
12. war, invasion, terrorism, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power; and
13. any nuclear incident or nuclear explosion, except for ensuing loss or damage which results directly from fire, lightning or explosion of natural, coal or manufactured gas, or contamination by radioactive material.

Consequences of misrepresentation or failure to disclose

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Policy being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact the Insurer.

Privacy

You may consult the Insurer's Privacy policy to understand how they collect and use Your personal information. You may request to review Your personal information in Your file or request to make a correction by writing to: The Privacy Officer; Chubb Life Insurance Company of Canada, 199 Bay Street, 42 Suite 2500, Toronto, Ontario, M5L 1E2. For more information on privacy at Chubb Life, visit: <https://www.chubb.com/ca-en/privacy-policy.aspx>

Other conditions and exclusions may apply

All conditions and exclusions are described in detail in the Policy. Please read it carefully.

How much does it cost?

The insurance costs \$6.99 per day. No separate fees, premiums or expenses will be charged.

Cancellation

You may cancel this insurance by sending us by registered mail a Notice of Cancellation included at Chubb Insurance Company of Canada, 199 Bay Street - Suite 2500, P.O. Box 139, Commerce Court Postal Station, Toronto, Ontario M5L 1E2, together with a copy of Your Rental Agreement. You may cancel the insurance without penalty within 10 days of purchasing it. You can't however cancel the insurance if the Coverage Period of the Rental Agreement is 10 days or less and the Coverage Period has begun when the cancellation notice is provided to Us. You may have to pay the premiums for the insurance for any period before the notice of cancellation is provided to Us. Depending on the situation, you may also lose the benefit of weekly or monthly pricing of the premiums.

What happens in the event of a dispute?

- We're here to help you, please contact us for support.
- You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

COMPLAINT TO THE INSURER AND COMPLAINT RESOLUTION PROCESS

To make a complaint and access the Insurer's policy on handling complaints, please click on the following link:

<https://www.chubb.com/ca-en/complaint-resolution-process.aspx>

Have a question?

Insurer Customer Service: 1-855-845-0999

Enterprise Customer Service: 1-800-264-6350

This insurance product is underwritten by Chubb Insurance Company of Canada.