

Insurance Tips To Go!

It's all the insurance info you need when you're on the road.

Travel tips:

Your handy guide to car rental insurance for Eligible Visa® cardholders.

This guide is designed to help you understand the car rental insurance as provided by an Eligible Visa card and what is not, so that you can ensure you are adequately covered. Please note, however, this guide is only intended to be an overview. Please refer to the applicable Certificate of Insurance for a complete description of the terms, limitations, conditions and exclusions that apply.

When you rent a car almost anywhere in the world and pay for the full cost of the rental using an Eligible Visa card, you are automatically covered for:

Collision/Loss Damage Insurance: The Visa Auto Rental Collision/Loss Damage Insurance program pays the full cost of repairs up to the actual cash value of the rental car should you become involved in an accident or should the car be stolen, regardless of whether or not you are responsible for the damage.

It also reimburses the rental company for any loss of use while the damaged car is being repaired.

Certain conditions apply; please download the complete Certificate of Insurance from the CLDI web site (visa.ca/cldi).

What you are NOT covered for:

- **Third-party liability:** If you are involved in an accident that causes bodily injury or death to another person or persons, or does damage to other property, you, as the driver, may be held liable. For this reason it is important that you have adequate third-party liability insurance.
- **Personal effects:** These are items that may be lost in a theft of personal property from your rental car. You may want to protect yourself against the cost of replacing these items.

How to make sure you have adequate third-party liability coverage:

- **If you own an automobile,** you may carry third-party liability and bodily injury insurance that covers you in the event of an accident involving a rented automobile. However, this coverage may only be valid for car rentals in Canada and the United States. Therefore, it's wise to check with your personal insurance agent or broker before you leave.
- **If you are travelling outside of Canada or the United States,** you should contact your insurance agent or broker before you travel to extend the third-party liability and bodily injury coverage, or you may choose to purchase the coverage from the car rental agency.
- **If you do not own an automobile,** or you don't carry sufficient third-party liability and bodily injury coverage, you may want to consider additional coverage either from the rental agency or from a local insurance agent or broker.

It is important that you see to these details before you leave on your trip.

Third-party liability coverage when renting a car outside of Canada or the United States:

- **Your personal automobile insurance third-party liability and bodily injury coverage may not extend to rentals outside of Canada and the United States.**

It is extremely important that you consider purchasing this international coverage from a local insurance agent or broker before your trip or that you accept the third-party insurance coverage provided by the rental agency from which you are renting the car.

Coverage for loss incurred in a theft of personal property from a rental car:

- The *Visa* Auto Rental Collision/Loss Damage Insurance program does not cover you for the loss of personal effects when you rent a car.
- This coverage is, in most cases, provided by a homeowner or tenant insurance plan that you may have. Please check your individual policy.
- Personal Effects coverage, provided by a homeowner or tenant insurance plan, usually protects you against loss or theft from where you are staying while you are travelling.

Before you leave on a trip, especially if you are travelling outside of Canada, it is recommended to review this coverage with your insurance agent or broker.

BEFORE LEAVING THE RENTAL CAR COUNTER, take a few minutes to:

- Make sure that you are not being charged for the collision/loss damage insurance offered by the rental company. Remember, you are already covered when you use an Eligible *Visa* card to pay in-full for the rental.
- Ensure that you have the appropriate amount of third-party liability or bodily injury insurance, especially if you are travelling outside Canada or the United States or do not presently own an automobile.
- Inspect the vehicle for scratches or dents and to make the agent aware of these before driving away.

In the event of a disagreement with the rental agency about insurance coverage:

- Ask that they call *Visa* Global Customer Assistance Service toll free at 1-800-847-2911 if you are in Canada or the United States, or collect at (410) 581-9994 from all other countries, to clarify the situation.
- ScotiaGold *Visa* cardholders must call 1-800-756-4941 from within Canada and the United States, or (305) 865-4936 collect elsewhere in the world.
- CIBC *Visa* cardholders must call 1-866-363-3338 from within Canada and the United States, or (905) 403-3338 collect elsewhere in the world.
- RBC *Visa* cardholders must call RBC Assured Assistance at 1-800-533-2778 from within Canada and the United States or (905) 816-2581 collect elsewhere in the world.
- TD *Visa* cardholders must call 1-800-880-6497 from within Canada and the United States, or (416) 977-3772 collect elsewhere in the world

More detailed information about collision/loss damage insurance as well as the answers to most other questions you may have is provided elsewhere on this web site.