# PEACE OF MIND ON THE ROAD.



# Optional Insurance & Protection Plans



1-800-GO-BUDGET budgettruck.com

# ARE YOU PROTECTED IN CASE OF AN ACCIDENT?

If an accident happens, do you know who would be responsible for:

- Physical damage to the rental truck and towing equipment?
- Bodily injury and property damage claims made by other people?
- Bodily injury to yourself and your passengers or damage to your property?
- Physical damage to a vehicle you're towing?
- Emergency roadside hazards?

Many people who rent trucks believe their personal insurance will cover them in these situations as it might in a rental car.

#### **GET THE FACTS**

Rental truck theft or physical damage is not covered by most personal, auto, home, credit card or automobile association insurance. Plus, your insurance may not cover the other financial liability you could have in the event of an accident. Ask your insurance agent about your existing coverage.

Signing up for Optional Budget Insurance and Protection Plan(s) is very simple. When you rent your truck, just ask the rental agent to add one or more of the Optional Insurance and Protection Plan(s) we offer to the rental agreement.

# HOW DO I FIND OUT IF I AM ALREADY PROTECTED?

Always verify what coverage you have with your personal, auto, home, credit card or automobile association insurance. Never assume you are covered without asking.

#### **Auto Insurance**

Ask your auto insurance agent about your existing coverage. Specifically ask if you are covered for a rental truck that is over 10,000 lbs. gross vehicle weight. Your agent's contact information is typically listed on the insurance card provided to you when you purchase or renew your policy. Provided on page 21 are the telephone numbers of major insurance companies.

### **Home Owners/Renters Policy**

Ask your home owners or renters insurance agent to verify what coverage you have to protect your household cargo. Specifically ask to what extent you are covered while your goods are in transit between your current and new home.

#### **Credit Card**

To verify if you are covered by the credit card you are using for your truck rental, call the credit card company directly. Most credit cards offer a toll-free phone number on the back of the credit card. Specifically state that the rental is not for an automobile, but for a moving truck.

Budget Truck offers optional, reasonably priced ways to keep you and your belongings protected.

## WHAT PLANS DO WE OFFER?

Budget Truck offers Optional Insurance and Protection Plans that will reduce your financial risk and give you peace of mind on the road. You can select these plans separately or together—depending on your needs.

# Damage to or Theft of the Truck

### **Damage Waiver**

Protects you from certain financial responsibilities for loss (including theft) and damage to the rental truck and towing equipment. Damage Waivers are not insurance. Two different Damage Waivers are offered:

- a) Physical Damage Waiver (PDW) where you have \$0 responsibility for any loss or damage
- b) Limited Damage Waiver (LDW) where you are responsible for the first \$500 of loss or damage

Overhead damage and "curbing" the tires are excluded from these Damage Waivers. See p. 8.

## **Extended Roadside Service**

#### **Extended Roadside Assistance**

Provides emergency roadside hazard assistance. See p. 9.

## **3rd Party Liability**

## Supplemental Liability Insurance (SLI)

Protects you against bodily injury and property damage claims made by others in a covered accident with the Budget truck up to a combined single limit of \$1 million. See Pg. 10-11.

# Protection for You, Your Passengers & Your Belongings

## **Personal Accident and Cargo Insurance (PAC)**

Provides you with certain benefits if you or your passengers are injured, or your household cargo is damaged due to named perils during your Budget truck rental. See pp. 12–15.

# **Damage to Your Car**

## **Auto Tow Protection (ATP)**

Provides insurance protection up to \$20,000 for damage that occurs to a vehicle you are towing due to named perils. See pp. 16–18.

The purchase of any of these plans is optional and is not required in order to rent a Budget vehicle.



## PLANS AT A GLANCE

# Damage to or Theft of the Truck

## **Damage Waiver**

Protects you for damage, vandalism or theft of rental equipment.

Coverage and Protection Limits: Full value of vehicle, including damages from vandalism or theft of rental equipment; rental trucks are valued at up to \$75,000.

Your Responsibility: \$0 (Physical Damage Waiver) or First \$500 (Limited Damage Waiver).

#### **Extended Roadside Service**

#### **Extended Roadside Assistance**

Provides emergency roadside hazard assistance.

# **3rd Party Liability**

#### **Conditions Covered:**

- Flat tire assistance
- Tire replacement
- Rim replacement
- Key replacement
- Glass damage (windshield & side windows)
- Lockout service
- Jump start
- Towing (excluding collision)
- Fuel delivery

## **3rd Party Liability**

### **Supplemental Liability Insurance**

Protects you for damages and injury you cause to other people and their property damaged in a covered accident.

Coverage and Protection Limits: \$1,000,000 protection as primary coverage. See Pg. 10-11.

Deductible: \$0 Deductible.

# Protection for You, Your Passengers & Your Belongings

### **Personal Accident and Cargo Insurance**

Protects you during the term of your rental agreement and your household cargo while in the rental truck.

#### Coverage and Protection Limits\*:

- \$100,000 accidental death & dismemberment benefit for renter
- \$5,000 accident medical benefit for renter
- \$500 per day hospital accident benefit for renter (up to 30 days)
- \$25,000 accidental death & dismemberment benefit for passengers
- \$5,000 accident medical benefit for passengers
- \$500 per day hospital accident benefit for passengers (up to 30 days)
- \$25,000 cargo protection (one-way rental) or
- \$12,500 cargo protection (local rental)

# Damage to Your Car

#### **Auto Tow Protection**

Protects your personal automobile while being towed.

Coverage and Protection Limits: \$20,000

protection for damages or loss of personal automobile while being towed behind the Budget rental truck on a Budget tow dolly or car carrier.

Deductible:\$500 Deductible.

<sup>\*</sup>Benefit levels and availability vary by state.

# DAMAGE TO OR THEFT OF THE TRUCK

# **Damage Waivers**

# What Is Physical Damage Waiver (PDW) and Limited Damage Waiver (LDW)?

PDW and LDW are not insurance, they are optional damage waivers. With Physical Damage Waiver (PDW) you have \$0 responsibility for any loss or damage. With Limited Damage Waiver (LDW) you are responsible for the first \$500 of loss or damage. PDW and LDW protect you, regardless of fault, from:

- All loss (including theft) of, and/or damage to the rental truck, towing equipment and any other accessories (all of which together are referred to as the "Vehicle")
- Loss of use of the Vehicle and any reduction in value of the Vehicle
- All towing, storage, impoundment and related expenses, plus Budget's administrative expenses in processing the loss and damage claim

You can avoid or limit this responsibility by purchasing pdw or ldw at participating locations. please note that, subject to all applicable laws, if you purchase pdw or ldw and violate any of the terms of your rental agreement, then the pdw or ldw that you have purchased is void and you become responsible for the items described above.

Some terms of PDW and LDW coverage vary by state. For terms that apply to your rental, check your rental agreement. Additional information may also be found in brochures, notices or on signs at the rental counter.

## **EXCLUSIONS TO PDW & LDW**

Overhead damage and "curbing" the tires are excluded from PDW and LDW. Overhead damage is any damage caused to the truck when the point of collision is above the cab. Tire curbing is any damage to a wheel and/or tire as a result of colliding with a curb.

### **EXTENDED ROADSIDE SERVICE**

#### **Extended roadside Assistance**

#### What Is Extended Roadside Assistance?

Extended Roadside Assistance provides rental customers with the added assurance of having roadside service for items that are not included in the rental. Customers will receive fast and reliable service in case of these events:

- Flat tire assistance
- Tire replacement
- · Rim replacement
- Key replacement
- Glass damage (windshield & side windows)
- Lockout service
- Jump start
- Towing (excluding collision)
- Fuel delivery up to a maximum of \$10.00 worth of fuel

# What if Extended Roadside Assistance is not Purchased?

If Extended Roadside Assistance is not purchased, renters may be responsible for a service fee plus additional costs for:

- Flat tire assistance
- Tire replacement
- · Rim replacement
- Key replacement
- Glass damage (windshield & side windows)
- Lockout service
- Jump start
- Towing (excluding collision)
- Fuel delivery

Extended Roadside Assistance is only available to non-commercial customers.

#### **3RD PARTY LIABILITY**

# **Supplemental Liability Insurance**

# What is Supplemental Liability Insurance (SLI)?

SLI is an "Excess Vehicle Liability Insurance Policy" that provides additional liability insurance, within specified limits, above the limits provided in the Budget Rental Agreement. SLI insures you, and authorized operators as defined in the Budget Truck Rental Agreement, against claims made by third parties against you, the customer, for bodily injury/death and property damage caused by the use or operation of a Budget truck as permitted in the Budget Truck Rental Agreement. SLI is a separate insurance policy issued to Budget by ACE American Insurance Company.

# What Are the Coverage Limits Provided by SLI?

The SLI coverage limits equal the difference between the SLI maximum \$1,000,000 combined single limit per occurrence and the liability protection limits provided under the Budget Rental Agreement.

## When and Where Does SLI Coverage Apply?

You and authorized operators are covered while driving your Budget truck within the continental United States. Coverage does not apply in Mexico or Canada.

Whether, at what point and to what extent your own policies apply can only be determined by checking the terms of your policies themselves as these terms frequently vary. However, the protection afforded by SLI (if SLI is accepted), like the Budget Rental Agreement limits of protection, is primary to your own policies. This means that before your own policies would apply to pay a claim, the \$1,000,000 protection afforded by the combination of SLI and the Budget Rental Agreement limits would have to be exhausted.

## What Exclusions Apply to SLI?

All exclusions, terms and conditions are stated in the policy; it is important that you read the policy carefully.

The following highlights some of the exclusions that would preclude coverage:

- If you or an authorized operator use, or permit the use of, your Budget rental vehicle in a manner that violates the Budget Rental Agreement.
- If you obtain your Budget rental vehicle by fraud or misrepresentation
- To the extent permitted by law, to personal injury or property damage to the customer, or authorized operators, or any member of your family or the driver's family
- "Uninsured Motorist"/"Underinsured Motorist" are not provided by the policy except in states where mandated by law up to a maximum amount of \$100,000 or in such other amount as mandated by state law
- "No Fault" and other supplemental or optional coverage are not provided by the policy
- Punitive or exemplary damages

# Are There Any Special Restrictions on the Purchase of SLI?

In Florida, SLI may not be purchased where the Budget Rental Agreement is for more than 30 days. If the Budget Rental Agreement is extended beyond 30 days, the coverage may be extended for one time only, for a period not to exceed 30 days. In New York, SLI may not be purchased where the rental period exceeds 30 consecutive days.

For non-commercial renters in Texas and California, there is no coverage under the Budget Rental Agreement and SLI provides primary coverage.

# PROTECTION FOR YOU, YOUR PASSENGERS & YOUR BELONGINGS

## Personal Accident & Cargo Insurance

# What Does the Personal Accident Portion of Personal Accident and Cargo (PAC) Cover?

Personal Accident protects the renter for accidents during the term of the rental agreement, up to 30 days, including injuries that occur while loading or unloading the Budget truck.

Personal Accident gives you and your passengers, while in the truck cab, the following accident benefits:

	Renter	<b>Passengers</b>
Death or	\$100,000	\$25,000
Dismemberment*		
Medical Expense	\$5,000	\$5,000
Hospital Benefit**	\$500	\$500

<sup>\*</sup>Accidental Death & Dismemberment Benefit is \$50,000 for renters and passengers in NH and \$100,000 for renters and passengers in CT, IN, KS, MO, MT, NY, VT, VA, WA. \*\* Hospital Accident Benefit is payable for each day of confinement, up to 30 days and is not available in NY.

AD&D and Hospital benefits are payable no matter how much other coverage you might have; Medical benefits are primary and based on actual medical expenses. However, losses covered under any Worker's Compensation, disability benefit or similar law are excluded from coverage.

For renters in CT, IN, KS, MO, MT, NY, VT, VA, and WA, Personal Accident also includes a Trip Interruption Benefit. It provides up to \$250 (\$500 in NY) for unused travel arrangement expenses, including prepaid car rental fees, in the event the rental period is interrupted due to sickness, injury, or death of the renter, a traveling companion, or a family member. Terms and benefit details vary by state.

## What Exclusions Apply to Personal Accident?

The plan does not provide coverage for loss due to suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth

and elective abortion; participation as a professional in athletics, participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; certain extra-hazardous activities: the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under the Policy; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment; detention, confiscation or destruction by customs; a Covered Trip undertaken for the purpose or intent of securing medical treatment; Pre-Existing Conditions; sickness of any kind.

Exclusions vary by state. Please see the Certificate of Insurance (or Policy in certain states) for complete plan details, limitations, and exclusions.

# What Does the Cargo Portion of Personal Accident and Cargo (PAC) Cover?

Cargo covers your household goods while in the rental truck against direct and accidental loss damage from collision, overturn of the Budget truck, landslide, flood due to rising water, hail, explosion, fire, windstorm, cyclone, tornado and hail.

Cargo covers your household cargo from the named perils up to these amounts (less a \$100 deductible):

- One-Way Rental: Actual cash value up to \$25,000
- Local Rental: Actual cash value up to \$12,500

# PROTECTION FOR YOU, YOUR PASSENGERS & YOUR BELONGINGS

# Personal Accident & Cargo Insurance (continued)

## What Property Is Not Covered Under Cargo?

The policy does not cover any of the following property:

- · Currency, coins, bullion
- Deeds, documents, stamps, tickets
- Jewelry, furs, fine arts, antiques
- · Food stuffs, animals and other perishable goods
- Motor vehicle, including motorcycles and "mobile equipment"
- Property used for business and/or commercial purposes

## **What Exclusions Apply Under Cargo?**

Benefits will not pay for loss or damage caused by the following:

- Improper packing; improper stowage; mishandling; or loading or unloading of "covered cargo," except if such loss or damage is a result of a covered peril
- Normal wear and tear; rust; gradual deterioration or depreciation
- Inherent vice, insects or vermin
- Error, omission or deficiency in design, specifications, workmanship or materials
- Rain, dampness or water from a source, except as a direct result of covered peril
- Breaking, marring, scratching, dust, dryness, cold or heat, being spoiled, discolored, moldy, mildewed, frosted, rotted, soured, steamed or changed in flavor, except when the same is a result of a covered peril
- Repair, restoration, being handled or worked on
- Fraudulent, dishonest or criminal act(s) committed by an "Insured Renter," acting alone or in collusion with other
- Illegal transportation or trade

- Confiscation by a duly constituted government or civil authority
- Delay; loss of use; loss of market; or other indirect or direct or consequential loss
- Theft, "burglary," "robbery" (or attempt threat), mysterious disappearance, or unexplained loss of "covered cargo"
- War and military action
  - a) War, including undeclared or civil war, or
  - b) Warlike action by a military force including action in hindering or defending against actual or expected attack, by any government, sovereign or other authority using military personnel or other agents, or
  - c) Insurrection, rebellion, usurped power of action taken by governmental authority in hindering or defending against any of these
- Voluntarily giving someone possession of the "covered cargo," other than to a parking valet or service technician for the purpose of parking, servicing or repairing the rental vehicle
- Intentional or expected acts of Insureds
- Neglect of the Insured Renter for not taking all reasonable means to save and preserve the "covered cargo" after any "loss" damage insured against
- As a result of driving under the influence of alcohol or drugs, or reckless driving
- Strikes, riots, lockouts, labor disturbances, civil commotion or the act of any person, or persons, taking part in such occurrences or disorder
- Use of the rented vehicle for business or commercial purposes
- "Loss" or damage occurring subsequent to a vehicle being obtained under a fictitious name, address, other false identification or other fraudulent means or misrepresentation

# PROTECTION FOR YOU, YOUR PASSENGERS & YOUR BELONGINGS

# What Exclusions Apply Under Cargo? (continued)

- "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharged, dispersal, release, seepage or escape of "pollutants": a) That are, or that are contained in any property that is i) being transported or towed by, or handled for movement into, onto or from. the covered "truck", ii) otherwise in the course of transit by the insured, or iii) being stored, disposed or treated or processed in or upon the covered "truck": b) Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "truck", or c) After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "truck" to the place where they are finally disposed or abandoned by the "insured."
- Any loss, cost or expense arising out of any government direction or request that you test for, monitor, clean up, remove, contain, treat, detoxify or neutralize "pollutants."
- Any Covered Budget Truck used or operated in violation of the terms and conditions of the rental agreement under which the covered truck is rented.

Personal Accident and Cargo is only available to non-commercial customers and does not cover certain items, theft or burglary of your goods or any commercial rental or commercial cargo. Damage resulting from load shift, running into a curb or a bump in the road is not considered a collision.

This coverage summary is not a statement of contract, nor is it a complete description of the coverages, exclusions, conditions and definitions found within the complete policy. There may be additional exclusions or conditions that apply. This coverage summary contains certain provisions that may not be applicable in all states. A copy of each policy is available for review upon request to the rental operator. This coverage may duplicate other coverage already available to you under your own personal auto insurance policy or other insurance available to you. The purchase of this insurance is not required to rent a vehicle.

## DAMAGE TO YOUR CAR

## **Auto Tow Protection**

#### What is Auto Tow Protection (ATP)?

Auto Tow Protection (ATP) is insurance that provides renters with coverage for damage to their personal automobile while it is being towed by the rental truck using a car carrier or tow dolly also rented from Budget. ATP provides coverage for loss of or damage to the renter's personal automobile resulting from:

- Fire or explosion
- Flood
- Windstorm, cyclone, tornado or hail
- Landslide
- Upset or overturn of the rental truck or towing equipment
- Collision of the rental truck or towing equipment with another vehicle or object

ATP provides coverage for loss of or damage to the renter's personal automobile on an actual cash value basis up to \$20,000. There is a \$500 deductible per loss.

## What Exclusions Apply to ATP?

Benefits will not pay for "loss" or damage caused by:

- Any obligation the "Insured Renter" assumes under any agreement (other than the deductible obligation under their personal automobile insurance policy)
- Any collision that occurs while the Insured Renter is in violation of the rental agreement including, but not limited to, driving under the influence of drugs or alcohol, or reckless driving
- Losses incurred by an unauthorized driver
- Losses occurring during loading and unloading
- Losses resulting from commission of an assault or felony
- Losses while participating in a race, speed or endurance contest

## **DAMAGE TO YOUR CAR**

# What Exclusions Apply to ATP? (continued)

- Wear and tear, freezing, mechanical or electrical breakdown, except when same is the direct result of peril insured against
- Non-accidental damages which result from intentional acts of the Insured or "Insured Renter," including, but not limited to breaking windows, tampering with locks or operating over tire spikes
- Theft, "robbery," mysterious disappearance
- War and military action
  - a) War, including undeclared or civil war, or
  - b) Warlike action by a military force including action in hindering or defending against actual or expected attack, by any government, sovereign or other authority using military personnel or other agents, or
  - c) Insurrection, rebellion, usurped power of action taken by governmental authority in hindering or defending against any of these
- Strikes, riots, lockouts, labor disturbances, civil commotion or the act of any person, or persons, taking part in such occurrences or disorder
- Use of the rented Vehicle for business or commercial purposes.
- "Loss" or damage occurring subsequent to a Vehicle being obtained under a fictitious name, address, other false identification or other fraudulent means or misrepresentation.
- Neglect of the "Insured Renter" for not taking all reasonable means to save and preserve the private passenger automobile after any "loss" or damage insured against.

- "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharged, dispersal, release, seepage or escape of "pollutants": a) That are, or that are contained in any property that is i) being transported or towed by, or handled for movement into, onto or from, the covered "truck", ii) otherwise in the course of transit by the insured, or iii) being stored, disposed or treated or processed in or upon the covered "truck"; b) Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "truck", or c) After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "truck" to the place where they are finally disposed or abandoned by the "insured."
- Any loss, cost or expense arising out of any government direction or request that you test for, monitor, clean up, remove, contain, treat, detoxify or neutralize "pollutants."
- In the event of a loss, the renter must do all that is possible to preserve any right of recovery available. If payment is made under this coverage, the insurance company retains the right of recovery. ATP is only available to non-commercial customers and does not cover theft of towed vehicle along with certain other exclusions

In order to receive ATP coverage, you must be towing the car shown on the Rental Agreement. Vehicles that have been substituted will void coverage.

This coverage summary is not a statement of contract, nor is it a complete description of the coverages, exclusions, conditions and definitions found within the complete policy. There may be additional exclusions or conditions that apply. This coverage summary contains certain provisions that may not be applicable in all states. A copy of each policy is available for review upon request to the rental operator. This coverage may duplicate other coverage already available to you under your own personal auto insurance policy or other insurance available to you. The purchase of this insurance is not required to rent a vehicle.

#### **HOW TO REPORT A CLAIM**

# Protection for You, Your Passengers & Your Belongings or Damage to Your Car

## Personal Accident and Cargo and Auto Tow Protection

In the event of a covered accident that could result in a claim, notify the nearest participating Budget Truck Rental location immediately. We'll process the claim and make certain that funds are properly and speedily paid. In order to make a claim or give notice of a claim, send written notice to:

#### Health Special Risk Inc.

8400 Belleview Drive, Suite 150 Plano, TX 750240 Attn: Claims Department 1-800-328-1114, Option 1

# Major Insurance Carriers and Contact Information

CARRIER	TOLL-FREE NUMBER
AIG	1-877-638-4244
Allstate	1-800-255-7828
Amica	1-800-242-6422
Farmers Insuran	ice 1-800-435-7764
Geico	1-877-206-0215
Hartford	1-800-282-5855
Kemper	1-877-536-7376
Liberty Mutual	1-800-837-5254
Met Life	1-800-638-5433
Nationwide	1-800-882-2822
Progressive	1-800-776-4737
Safeco	1-800-332-3226
State Farm	Contact your
	local agent
Travelers	1-800-252-4633
<b>USAA Insurance</b>	1-800-531-8222

If your insurance carrier is not listed here, please refer to your insurance policy or local Yellow Pages for assistance.

#### STATE LICENSE INFORMATION

#### **California**

California Rental Vehicle Agent's license # OF17070. The California Department of Insurance toll-free Consumer Hotline number is 1-800-927-4357.

#### **South Carolina**

Dispute Resolution Notice: Disputes involving insurance must first be handled with the rental vehicle company and the insurers. If the dispute cannot be resolved, the renter may contact the South Carolina DOI Consumer Services Division at 1-800-768-3467 (within SC) or 1-803-737-6160 (outside SC).

#### Washington

Department of Insurance Hotline in WA: 1-800-562-6900.

#### **New York**

The renter may cancel the insurance at any time, and any unearned premium will be refunded in accordance with applicable law. Consumer Services Bureau Insurance Department: 1-800-342-3736.

## Kentucky

The insurer listed below is authorized to transact business in the state of Kentucky.

The Optional Insurance Products described herein automatically conform to the provisions and/or requirements of any state law.

This is only a summary of the Optional Insurance and Protection Plans and does not revise or amend the applicable policies. The specific terms, conditions and exclusions thereof are subject to all provisions, limitations and exclusions contained in the policies and may be different where required by state law.

Personal Accident Insurance is underwritten by Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, 1-800-987-3373. Please refer to the Certificate of Insurance (or Policy in certain states) for a detailed description of the insurance coverage. Personal Cargo and Auto Towing Insurance is underwritten by Empire Fire & Marine Insurance Company, a wholly owned subsidiary of Zurich American Insurance Company.

SLI Coverage is underwritten by ACE American Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

#### **NOTICE**

This brochure provides a brief description of the features for Budget Truck Rental's optional insurance and protection plans. It is not a contract of insurance.

The terms and conditions are set forth in the policies issued in the state in which the policies are issued. Certain terms or conditions may be different if required by state law.

Please keep this information as a reference. Budget Truck Rental employees, agents and endorsees are not qualified to evaluate the adequacy of the renter's existing coverage.

Your personal insurance policy providing coverage on an owned vehicle, or other personal policy, may provide additional coverage and to that extent, the insurance coverage described herein may provide a duplication of your personal coverage.

# **SMART MOVE.**



Moving yourself is a great way to save money. We know because we help millions of people just like you move every year, and we can help you move, too.

At Budget Truck Rental, we offer:

- Over 1,000 convenient neighborhood locations
- Reliable, easy-to-drive trucks
- 24/7 roadside assistance
- Boxes and moving supplies\*
- Towing equipment\* available

1-800-GO-BUDGET budgettruck.com



 ${}^\star Some$  items including but not limited to boxes and supplies, where available, will incur additional charges.

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