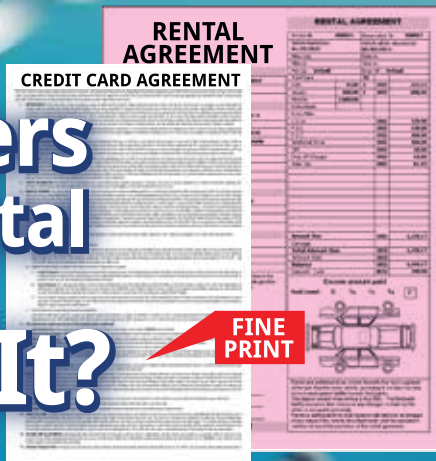


My Credit Card Covers **ALL** Of My Car Rental Insurance... Or Does It?



SERVICES

- Personal Lines
- Commercial Packages
- Liability
- Hard To Place
- High Hazard
- Directors and Officers
- Errors and Omissions
- Builders Risk
- Bonding
- Automobile Fleet
- Pollution Liability
- Consulting



**Protecting Your Past Gains,
Present Assets
and Future Endeavors**

The way **you** want to deal with us

Protecting Yourself When Renting an Automobile

Excerpts from originally published government brochure: <https://www.fscs.gov.on.ca/>

The Automobile Rental Company

Most automobile rental companies offer a product called a "Collision Damage Waiver" that covers some loss of, or damage to, the rental automobile. It is also referred to as a "Loss Damage Waiver."

The collision damage waiver protects you in the event that you damage an automobile that you have rented. It protects you by transferring the responsibility for the cost of the damage from you to the automobile rental company.

However, it often comes with exclusions as well. For example, it may provide no protection while you drive on unpaved roads. Also, the protection you get varies from company to company. You should check the fine print before you decide whether or not to buy it.

Automobile rental companies usually charge a daily rate on top of the rental charge for the collision damage waiver.

You can buy the collision damage waiver from the automobile rental company, but you should be aware that there are alternatives.

Credit Card Protection

Your credit card may already provide collision damage coverage on automobiles that you rent. To be eligible for the coverage, you will likely need to charge the full amount of the rental to your credit card AND decline the collision damage waiver offered by the automobile rental company.

Your credit card coverage will be subject to certain conditions. For example, the collision damage coverage may only apply when renting automobiles from automobile rental companies approved by your credit card company.

You should check with your credit card company to learn more about the limitations of the coverage it provides to you.

What Can I Be Responsible For?

- Gaps In Laws
- Damage to Third Party Property
- Fines associated with the area you are going to
- Criminal Charges
- Reciprocal Agreements (CAN/US)
- ETC.

This could be your insurance program. Let Us Help You Plug-Up the holes.



CLOVER INSURANCE GROUP

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Toronto Line | 416-798-4804

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SELF SERVICE OPTIONS AVAILABLE AT

Web | www.cloverins.com

The way **you** want to deal with us

The Automobile Rental Company

If your auto insurance policy does not include the OPCF 27, you may want to consider adding it. The yearly cost of adding it to your policy is usually quite reasonable, making it an economical alternative to purchasing a collision damage waiver offered by an auto rental company.

OPCF 27 - Liability for Damage to Non-Owned Automobile(s), and Other Coverages When Insured Persons Drive, Rent or Lease Other Automobiles

Remember...

If you have an at-fault accident with the rented automobile, the accident may count against your driving record, regardless of who pays the damage for the claim.

Check with your insurance representative for more details.

No Collision Damage Waiver

If you are not already covered under your Ontario auto insurance policy, through your credit card, or otherwise, and you choose NOT to purchase the Collision Damage Waiver from the auto rental company, you will be responsible for the costs resulting from damage to the automobile while it is in your care and any injuries.

When in Doubt.....Take all the Rental Company Insurance

To avoid any gaps in coverage it may be in your best interests to take the rental company insurance both physical damage and liability. The insurance taken out could be specific to the territory you are in.

Do I need an International Driver's License?

To ensure you are properly covered when driving abroad, go to your local Ministry of Transportation and apply for an International Driver's License when leaving your country of residence.

**Make sure you contact our office
or
your current broker's office for advice!**

Joseph Coccia
President

Industry News

- Sewer Back Up Coverage
- Sewer Back Up Mitigation Measures
- Save by Updating Your Property
- Combine and Save. Discounts to Save You Premium

Call 905-851-7774 For A Program Assessment and Consultation!

OPCF 27
Liability for Damage to Non-Owned Automobile(s) and Providing
Other Coverages When Insured Persons Drive Other Automobiles

Issued to	Effective Date of Change Year Month Day	Policy Number
The additional premium for this change is \$.....or as indicated on your Certificate of Automobile Insurance		

1. **Purpose of This Change** - This change is part of your policy. It extends coverage:
- for loss or damage to a non-owned automobile including its equipment resulting from the care, custody or control of that non-owned automobile by an insured person, and
 - when persons named below drive other automobiles.
2. **Who Is Covered**
- 2.1 If the Certificate of Automobile Insurance is in the name of an individual or individuals, an insured person in this change form means you, your spouse or your same-sex partner and all drivers listed in the policy.
- 2.2 If the Certificate of Automobile Insurance is in the name of a corporation, unincorporated association, partnership, sole proprietorship or other entity, an insured person in this change form means the persons named below and their spouses or same-sex partners.

Named Persons	Relationship to Insured/Lessee

3. **Liability for Damage to Non-Owned Automobiles**
- 3.1. **What We Will Cover**
- In return for the premium charged, we will provide coverage for the liability imposed by law or assumed by any written agreement for loss or damage to a non-owned automobile including its equipment resulting from the care, custody or control of that non-owned automobile by an insured person. This loss or damage must result from a peril set out below for which you are insured and a premium is shown here or as indicated on your Certificate of Automobile Insurance.

Insurance Coverage		Deductible			Premium
Loss or damage to non-owned automobiles					
	Specified Perils	\$		A deductible applies for each claim except as stated in your policy.	
	Comprehensive	\$			
	Collision or Upset	\$			
	All Perils	\$			
				Total Premium	\$

- 3.2 **Limitations on This Coverage**
- 3.2.1 The coverage applies only to an automobile of 4500 kilograms or less (gross vehicle weight), or of thetype.
- 3.2.2 We will not cover loss or damage to any automobile which is:
- owned or licensed in the name of any person insured by this change or by any person living in the same dwelling as these persons, or
 - owned or leased by the employer of these persons.
- 3.2.3 Where applicable, sections 3.3.1, 3.3.2 and 3.3.3 of your policy will apply to this change.
- 3.2.4 We will not pay more than \$..... under this change for any one occurrence plus the costs provided for in 3.2.3 above.
- 3.2.5 The automobile must be used with the owner's or lessee's consent.

4. **Providing Other Coverage When Insured Persons Drive Other Automobiles**
- 4.1 **What We Will Cover**
- In return for the premium charged, we will provide the Liability, Accident Benefits, Uninsured Automobile and Direct Compensation-Property Damage coverage described in your policy when the insured persons drive other automobiles.
- 4.2 **Definition of Other Automobile**
- For the purposes of Section 3, "Liability Coverage," Section 4, "Accidents Benefits Coverage," Section 5, "Uninsured Automobile Coverage, and Section 6, "Direct Compensation - Property Damage," of your policy, other automobile also means:
- Any automobile of 4500 kilograms gross vehicle weight or less, other than the described automobile, while driven by an insured person referred to in 2, when the other automobile:
- is not being driven by an insured person in connection with the business of selling, repairing, maintaining, storing, servicing or parking automobiles;
 - is not owned or frequently used by an insured person or anyone living in the same dwelling as the insured person;
 - is not owned, hired or leased by an insured person's employer or by an employer of anyone living in the same dwelling as the insured person, and
 - is not being used to carry paying passengers or to make commercial deliveries at the time of the loss.
- For Direct Compensation - Property Damage Coverage the other automobile cannot be a described automobile in a motor vehicle liability policy.
- 4.3 **Limitations on This Coverage**
- This coverage does not apply to anyone who owns an insured automobile or leases an automobile covered by OPCF 5, "Permission to Rent or Lease Automobile (s) and Extending Coverage to the Specified Lessee(s)," or a similar endorsement.