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. ATP provides coverage for loss of or damage to the renter's personal automobile resulting from fire or explosion, flood, windstorm, hail, landslide, upset or overturn of the rental truck or towing equipment.

## **Extended Liability Protection (ELP)**

Provides primary liability protection for claims made against you by others for bodily injury or death and/or property damage from the use or operation of the rental car. It is "primary" because the coverage takes effect before other sources of liability coverage that might be available (such as your own personal policy).

## **Uninsured/Underinsured Motorist Protection (UMP)**

Includes uninsured/underinsured motorist protection benefits, which are provided to you and/or your family member who suffers bodily injury or death by a negligent driver, a negligent underinsured driver, or a negligent hit and run driver.

## Supplemental Liability Protection (SLP LIS, LSI, ALI)

This insurance protects the renter while in operation of the rental vehicle against claims made by a third party for bodily injury and/or property damage sustained as a result of an accident. Also provides you with coverage for combined bodily injury and/or property damage claims, should you be harmed by an uninsured/underinsured driver.

#### The Rental Liability Insurance (RLI, LAI)

Insurance that protects you against claims made by a third party for bodily injury and/or property damage sustained as a result of an accident while the renter was operating the rented vehicle.

#### **Personal Accident Insurance (PAI)**

Personal Accident Insurance (PAI) provides you with accidental medical expense benefits for treatment of an injury sustained as a result of an accident during the rental period and rendered within 90 days. In the event of your accidental death from an injury sustained during your rental term, PAI provides your beneficiary with a benefit along with more limited benefits for your passengers.

#### Personal Effects Coverage (PEC, PEI, PEP)

Coverage for personal effects (yours and those belonging to immediate family members traveling with you) which incur a covered loss or are damaged. Payment on such a claim will be made to you regardless of whether you already carry similar coverage such as a Homeowner's policy.

#### **Emergency Sickness Plan (ESP)**

Provides international renters visiting the U.S. with coverage for medical expenses resulting from sickness. At most locations, other liability protection available to the renter from any source will be primary, and will apply first in the event of an accident.

#### Damage Waiver (DW)/Personal Damage Waiver (PDW)

Used when one party voluntarily surrenders a right or privilege, in exchange for money or other compensation. This agreement can apply to several situations, such as waiving the right to sue in the event of personal injury, accidents, or property damage.

#### Peace of Mind Insurance (POM)

Through National Car Rental, the Peace of Mind product combines the Loss Damage Waiver and the Personal Accident/Personal Effects Coverage into one purchase. Peace of Mind allows the renter or authorized driver to be covered for LDW with no deductible

# Super Personal Accident Insurance (SPAI)

Through Alamo Car Rental, Super Personal Accident Insurance is an optional coverage that offers Personal Accident Insurance (PAI) plus Theft Protection (TP) of personal effects/belongings.