

US BANK - Auto Rental Collision / Loss Damage Insurance - Coverage Summary*

WHO IS COVERED?	<p>> Cardholder: Person whose name appears on the US Bank VISA Commercial Card.</p> <p>> Other Insured Persons: Any other person who drives the <u>same rental vehicle</u> with the Cardholders permission, whether or not such person has been listed on the rental vehicle contract or has been identified to the rental agency at the time the rental was initiated.</p>
HOW TO ARRANGE COVER?	<p>> Cardholder must be present at the rental agency, must sign the rental contract, and <u>must decline</u> the rental agency's Collision Damage Waiver (CDW).</p> <p>> Rental transaction must be initiated and completed with the same US Bank VISA Commercial Card.</p>
WHAT IS COVERED?	<p>> Loss or damage or theft of the rental vehicle only. (Check with your personal automobile insurer and the Rental Agency to ensure that you and all other drivers have adequate third party liability coverages, personal injury and damage to property coverage.)</p>
WHERE ARE YOU COVERED?	<p>> Rental vehicles in Canada or the US may be driven across provincial and state boundaries in Canada and the US and between Canada and the US only.</p> <p>> Worldwide coverage is available.</p>
TYPES OF RENTAL VEHICLES COVERED?	<p>> All cars, sport utility vehicles, and mini-vans made to transport 8 people maximum including the driver and which are used exclusively for the transportation of passengers and their luggage.</p>
WHAT IS EXCLUDED?	<p>> Coverage is limited to <u>one rental vehicle</u> at a time. If more than one vehicle is rented during the same time period only the first rental will be eligible for benefits.</p> <p>> Coverage is limited to 48 consecutive days. To break the consecutive cycle a full calendar day must exist between rental periods. If rental exceeds 48 consecutive days, no coverage is afforded including for the first 48 days.</p> <p>> Losses resulting from driving while intoxicated or under the influence of narcotics.</p> <p>> The following types of vehicles are not covered:</p> <ul style="list-style-type: none"> - Antiques: Vehicle over 20 years old or not manufactured for 10+ years; - Expensive/Exotic: Value over \$65,000 at time and place of loss; - Not a standard rental vehicle offered by most of the commercial rental agencies in the province. - A vehicle partially or fully custom or hand-made or is a vehicle of limited production, (i.e. less than 2,500 per year); - Mini-buses, Buses; - Moped, Motorcycle, Motor Bikes; - Off Road: On a road not maintained by federal, provincial, or state/local agency, not including ingress/egress to private property; - Truck, Pick up Truck; - Vans, Cargo Vans, or Mini Cargo Vans; and - Vehicles towing or propelling trailers or any other objects.
HOW TO FILE A CLAIM?	<p>> Notify Royal & Sun Alliance within 48 hours of the occurrence of loss/damage by calling 1 (800) 847-2911 (Canada & US) or by calling collect at (303) 967-1096 (outside of North America).</p> <p>> Notify rental agency and determine if the rental agency or the Cardholder will make the claim.</p> <p>> Notify Risk Management Services, Finance Department at York University by calling (416) 736-5514 and complete York's Accident Reporting Form found via: http://www.yorku.ca/finance/documents/Claim_Accident_Form.pdf</p> <p>> The following claim documentation is required:</p> <ul style="list-style-type: none"> - Your US Bank VISA sales draft showing that the rental was paid in full with the US Bank VISA commercial card; - The original copy of both sides of the vehicle rental agreement; - Accident or damage report, if available; and - The itemized repair bill, or if not available, a copy of the estimate.

* Please contact Risk Management Services, Finance Department, York University at (416)736-5514 for more details. The link to Royal & Sun Alliance's Insurance Certificates can be found via: http://www.yorku.ca/finance/documents/Travel_Expense_Card_USBank_Insurance_Certificates.pdf