



LIABILITY COVERAGE

Liability Coverage Options

	Nightly Premium	Deductible ¹
Basic Liability Coverage	Included in nightly rental rate	\$7,500.00 per incident
Collision Deductible Reducer (CDR)	\$32.00 NET per night	\$750.00 per incident
Collision Deductible Waiver (CDW) ²	\$15.00 NET per night	\$0.00

¹ Exceptions to coverage apply. See [terms and conditions](#) for details

² CDW coverage is only available in combination with CDR coverage

1. Liability Coverage

FRASERWAY maintains liability coverage on all its rental vehicles to a maximum of CAD \$5,000,000.00 for any bodily injury and property damage liability claims arising from the operation or use of its rental vehicles, provided all safety instructions as recommended by FRASERWAY have been followed. Premiums for this Basic public liability coverage are included in all rental rates, which also include premiums for collision insurance and comprehensive insurance. Reduction and waiver agreements are subject to the express terms of this rental contract and are null and void if any of the terms of the rental agreement are breached.

2. CDR – Collision Deductible Reduction Agreement

(Not available for rentals originating in Whitehorse between November 01 and March 31)

A Collision Deductible Reducer (CDR) is available for CAD \$32.00 per night. A minimum charge of \$224.00 will apply for rentals shorter than 7 nights. A maximum charge of \$960 will apply for rentals exceeding 30 nights. The CDR offers the following benefits:

A. Optional CDR reduces the renter's responsibility for damages from CAD \$7,500.00 to CAD \$750.00 per occurrence (exceptions are listed under clause #4).

B. CDR will guarantee the renter a replacement vehicle when the renter's vehicle becomes inoperable due to damage, even if the renter is at fault (unless the damage is a direct result of negligence, misuse or violation of restrictions). The replacement vehicle will be delivered to a location agreed upon by FRASERWAY and the renter and will be dispatched within 24 hours from the time the renter notifies FRASERWAY that the renter's vehicle has become inoperable. Delivery will be limited to a province/state, which borders the province in which the renter took delivery of the renter's vehicle. FRASERWAY is not obliged to deliver van conversions, C-Large, C-XLarge, A-Luxury or Overlander motorhomes to the Yukon, Northwest Territories, Nunavut, Newfoundland, Labrador or Alaska. Any expenses for accommodation, food etc. are the renter's responsibility if the damage or breakdown is the renter's fault.

C. Damages and deductibles are subject to applicable taxes.

D. In case the CDR is not purchased, Fraserway reserves the right to block the full deductible amount of \$7,500 on the customer's credit card (VISA, MC or AMEX).

E. The following damages are covered under the CDR Reduction agreement (see exceptions under clause #4):

- Motor vehicle accidents / Collision (including roof and underbody);
- Hit and Run / Vandalism / Vehicle theft / Fire;
- Damage due to break ins;
- Tire damages;
- Windshield damage;
- General glass damage;
- Impact with an animal;
- Damages caused by back-up maneuvers;



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- Damages caused as a result of a natural disaster (hail, floods, storms);
- Damages to the interior of the vehicle;
- Replacement cost for lost keys or keys locked inside the vehicle.

3. CDW – Collision Deductible Waiver Agreement

Not available for rentals originating in Whitehorse between November 01 and March 31.

A Collision Deductible Waiver (CDW) is available for CAD \$15.00 per night. A minimum charge of \$105.00 will apply regardless of rental duration. A maximum charge of \$450.00 will apply for rentals exceeding 30 nights.

The CDW reduces the renter's responsibility for damages covered by the CDR agreement from CAD \$750.00 to ZERO. This agreement is available only in combination with the CDR agreement. The following damages are covered under CDW with \$0.- (ZERO) deductible (exceptions are listed under clause #4):

- Motor vehicle accidents / Collision (including roof and underbody);
- Hit and Run / Vandalism / Vehicle theft / Fire;
- Damage due to break ins;
- Tire damages;
- Windshield damage;
- General glass damage;
- Impact with an animal;
- Damages caused by back-up maneuvers;
- Damages caused as a result of a natural disaster (hail, floods, storms);
- Damages to the interior of the vehicle;
- Replacement cost for lost keys or keys locked inside the vehicle.

4. Exceptions to All Coverage:

All coverage agreements including CDR and CDW are null and void in the event of the following occurrences:

- Damage was caused as a result of negligence / willful damage;
- Damage was caused as a result of people using the vehicle without permission (not registered on the rental agreement);
- Failure to maintain proper fluid levels;
- Damages caused by using the wrong fuel or wrong fluids;
- Failure to maintain proper tire pressure;
- Damage due to misuse of the brakes (overheating), transmission or any other parts of the power train;
- Damage due to violation of restricted travel;
- Damages caused by ignoring height restrictions and other road signs;
- Damages caused by driving with the awning and/or slide-out extended;
- Driving under the influence of alcohol, drugs and/or other substances;
- Damages caused as a result of travelling on ice roads;
- Damages caused as a result of the use of snow chains;
- Damages caused by pets;

For all damages exceeding an estimate amount of \$2,000.- which are exempt from coverage under our deductible agreements under clause #2, a replacement vehicle will be dispatched only once full payment in the amount of the damage estimate has been received. Additional charges or refunds (if applicable) will be processed once the actual repair cost has been determined.

Charges for towing or recovery of a vehicle not arranged through Roadside Assistance (Ford / Dodge / Chevrolet) are not covered under the CDR or CDW agreement unless the renter can prove that contact with Ford was established and service was declined.

Theft, loss or damage of personal property and personal injuries are the renter's responsibility.



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5. Security Deposit

A damage deposit equal to the amount of the deductible (\$7,500 or \$750) is required at the time of departure, authorizing the amount on a major credit card (VISA, MC or AMEX).

In the event of an accident, FRASERWAY will retain the security deposit until the motor vehicle insurance company determines liability for the accident. If the motor vehicle insurance company notifies FRASERWAY that the renter is not at fault, FRASERWAY agrees to reimburse the security deposit immediately after receiving notification from the motor vehicle insurance company.

6. Exchange Rate Variations

Fraserway cannot be held responsible for exchange rate variations while a security deposit is being held.

7. Third Party Insurance

If the renter is covered for damages through a third party insurer, he/she agrees to pay Fraserway for all damages upon return. It is the renter's responsibility to re-claim the amount from his/her third party insurer, Fraserway will not claim the amount on the customer's behalf. It is the renter's responsibility to examine his/her own policy to ensure that all damages are covered.

8. Reporting of Damages and Accidents

Any damages and/or injuries involving a third party (vehicle, person and/or property) must be reported to the police immediately. All damages must be reported to Fraserway as soon as possible.

