

## SLI (Supplemental Liability Insurance)

The optional SLI coverage provides the customer with an increased limit of liability protection. SLI raises the coverage for the renter and any authorized driver listed on the rental agreement from the state mandated minimum statutory limits to US\$ 1,000,000 toward 3<sup>rd</sup> party damage claims.

## Public Liability Insurance (included in the daily rate)

The Public Liability Insurance covers a 3<sup>rd</sup> party collision in the event that the renter is at fault. The insurance has no deductible. The policy protects **the vehicles and the rental company up to US\$ 1,000,000, and the renter plus any authorized driver to Statutory Limits** (state mandated minimum liability coverage which can be changed by a state anytime without notice – you find the current limits online).

<https://drivinglaws.aaa.com/tag/liability-laws/>

## Premium VIP Coverage (included in the daily rate)

Premium VIP coverage includes secondary comprehensive and collision coverage for the rented vehicle with a **deductible of US\$ 1,000.00 per incident**. Coverage includes but is not limited to:

- Collisions (renter's or 3<sup>rd</sup> party's fault). "Uninsured Motorist" coverage, in case the renter is involved in an accident with a non-insured driver
- Accidental damages to the vehicle (renter's or 3<sup>rd</sup> party's fault)
- Windshield, glass or tire damage,
- Vehicle theft and fire (personal belongings are excluded)
- Vandalism.

**An authorization for US\$ 1,000 is required (on the main renter's credit card)**

**VIP (Vacation Interruption Protection)-Coverage** (included in the daily rental rate) reduces the deductible for theft and accidental damages (also if renter is not at fault) to \$1,000 per incident (**exceptions: "damages not covered"**). Personal belongings are never covered. If the renter's motorhome vacation is interrupted by an automotive mechanical breakdown (not collision or damages caused by others or the renter) for more than 12 business hours after reporting such incident to Road Bear RV / BRITZ USA, the renter will be reimbursed for the greater of: (1) the gross daily rate or (2) expenses for hotel rooms up to \$25 per person per night and car rental up to \$50 per day per motorhome up to a maximum of \$1,500 per trip. Receipts for all incurred expenses must be presented for a refund. Defective comfort equipment such as radio, TV, DVD, CD, Bluetooth, USB, GPS, Wi-Fi, generator, batteries, air conditioner, refrigerator, heater, water heater, cruise control, awning, slide-out, etc. are not considered mechanical breakdowns and are excluded from VIP reimbursement.

## Non-Covered Damages

No liability, comprehensive or collision insurance coverage is provided and the customer has full legal and financial responsibility in case of:

- Damages to the interior of the vehicle;
- Personal injury, personal items and property;
- Carrying more passengers than having seat belts available;
- Deliberate or willful damages caused by the renter or his guests;
- Damages caused to the vehicle by abuse or misuse for smuggling purposes and other illegal activities;
- Damages where the customer is charged by the local authorities for being careless;
- Damages caused by freezing, e.g. unit not winterized, or overheating of vehicle or systems;
- Driving the vehicle without a the rental agreement, in breach or violation of the rental agreement;
- Damages and accidents caused under the influence of alcohol, drugs or any other controlled substance;
- Damages and injuries caused by neglecting proper operating procedures, e.g. incorrect fuel type or quality, ignoring oil or coolant levels, air pressure, etc., by overloading the vehicle and/or exceeding the legal towing capacity (towing limit is with proper equipment 1,500 lbs. – enclosed trailers, boats or vehicles are not allowed);
- Damages where the customer is showing gross negligence or willfulness in failing to abide by the local laws and rules or disregarding common sense resulting in damage to the vehicle or third-party vehicle or property;
- Use of leveling system (if reconnected by customer)
- Driving with extended awning or slide room
- Operation of the vehicle by anyone not meeting the age requirements as shown on the rental terms & conditions, or not listed on the rental agreement or not having a valid, original driver license;
- Damages and losses due to "off-road" usage, or caused during travel in or thru restricted areas, following incorrect GPS guidance, traveling into non-authorized areas including but not limited to the country of Mexico, the inner cities of New York, Montreal and Quebec (Canada).
- As per our insurance conditions, we do not recommend tailgating while driving the RV. Please keep a safe distance of at least 500ft from the vehicle in front of you at all times.

**Please take note: In case of a claim, Road Bear RV will not act as an adjuster for any third-party insurances purchased by the renter (such as US\$0.00 deductible insurance, etc.)**

\*The rental agreement is binding and has priority over all other forms