



PERSONAL ACCIDENT & EFFECTS INSURANCE (PAE)



PERSONAL ACCIDENT AND EFFECTS INSURANCE

Budget is offering certain benefits to its passenger vehicle rental customers and their eligible traveling companions that experience a covered accidental body injury as a result of a sudden, unexpected, and unforeseen event. **This is not your insurance policy.** For complete details of insurance coverages, eligibility, conditions and exclusions, please refer to your Personal Accident and Effects Insurance issued by Zurich Insurance Company Ltd (Canadian Branch) pursuant to the Budgetcar Inc. Personal Accident and Effects Insurance Group Policy # 8619230.

Who is Covered?

This insurance covers passenger car, mini-van or sport utility vehicle renters who have purchased coverage, and up to 7 eligible traveling companions, or passenger van renters who have purchased coverage, and up to 14 eligible traveling companions.

When Does Coverage Start?

Your insurance coverage begins at the date and time when you take control of the vehicle.

When Does Coverage End?

Your insurance coverage ends at the earliest of the date and time when: (i) control of the rental vehicle is returned to the rental agency, or (ii) you are in control of the rental vehicle for more than 30 consecutive days, which includes instances where you are renting another private passenger vehicle immediately after the rental vehicle, or (iii) Group Insurance Policy #8619230 issued to Budgetcar Inc. is cancelled, except if coverage is in effect at the time of such cancellation, such coverage will be continued on outstanding rentals until you return the rental vehicle to the rental agency, provided the length of time you are in control of rental vehicle does not exceed 30 consecutive days.

How Do I Obtain Coverage?

When completing the Rental Agreement, simply initial the "I Accept" box pertaining to Personal Accident and Effects Insurance and pay the required premium as indicated on the Rental Agreement.

What's Covered?

The following table is a summary of the benefits and maximum covered amounts. If you suffered a loss and you may be eligible under more than one class, only the largest benefit will be paid:

BENEFITS	MAXIMUM COVERED AMOUNT per Insured
A. Accident Plan	
1. Accidental Death Benefit	\$150,000
2. Accidental Dismemberment Benefit	\$150,000

3. Exposure and Disappearance Benefit	\$150,000
B. Emergency Evacuation and Repatriation Plan	
1. Emergency Evacuation and Repatriation Benefit	\$10,000
C. Funeral Expense and Coma Plan	
1. Funeral Expense Benefit	\$5,000
2. Coma Benefit	\$150,000

The aggregate limit of liability per covered loss for which benefits are payable under the Personal Accident Insurance is \$500,000.

The following table is a summary of the benefits and maximum covered amounts under Personal Effects Benefits:

BENEFITS	MAXIMUM COVERED AMOUNT per Reservation
D. Personal Effects Plan	
Personal Effects Benefit Per Item Limit	\$2,000 \$1,000 per item

What's Not Covered?

Personal Accident and Effects Insurance does not cover any loss caused by or resulting from any one or more of the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane; being under the influence of drugs or intoxicants, unless prescribed by a Physician; participation as a professional in athletics during a Covered Rental; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air supported device, other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabineers, crampons, lead/ top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet or more; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under the

Policy; sickness, injury or death if insurance is purchased after entering a hospice facility or receiving hospice treatment.

We will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to you: any amount paid or payable under any worker's compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; medical treatment during a Covered Rental, or arising during a Covered Rental undertaken for the purpose or intent of securing medical treatment.

The following additional exclusion applies to the Accidental Death Benefit and Accidental Dismemberment Benefit: loss caused by or resulting from sickness of any kind.

The following additional exclusions apply to the Baggage and Personal Effects Benefit:

We will not pay for damage to or loss of the following items: animals; property used in trade, business or for the production of income; household furniture; musical instruments; brittle or fragile articles; jewelry; or if the loss results from the use thereof, sporting equipment; boats, motors, motorcycles, motor vehicles, aircraft, and other conveyances (except wheelchairs) or equipment, or parts for such conveyances; artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; documents or tickets, except for administrative fees required to reissue tickets up to \$250 per ticket; money, checks of any kind, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps, or credit cards, except as otherwise specifically included elsewhere in the Policy; property shipped as freight or shipped prior to the Trip Departure Date; contraband. We will not pay for loss to Baggage and Personal Effects arising from: defective materials or craftsmanship; normal wear and tear, gradual deterioration, inherent vice; rodents, animals, insects or vermin; electrical current, including electric arcing that damages or destroys electrical devices or appliances; mysterious disappearance; confiscation by airport personnel.

How Do I Report a Claim?

You must give written notice of a loss covered by this insurance within 90 days, or as soon thereafter as reasonably possible to:

World Travel Protection Canada Inc.
901 King Street West
Toronto, Ontario M5V 3H5

We will send you a Proof of Loss form within 15 days after we receive notice. If you do not receive the Proof of Loss form within 15 days, you can send us a detailed written report of the claim and the extent of your loss. We will accept this report if it is sent within the time fixed below for filing a Proof of Loss form. You can also request a Proof of Loss form by contacting World Travel Protection Canada Inc. at 1-888-999-1971.

Written Proof of Loss, acceptable to us, must be sent within 90 days of

the loss covered by this insurance. Failure to furnish Proof of Loss acceptable to us within such time will neither invalidate nor reduce any claim if it was not reasonably possible to provide the Proof of Loss within 90 days of the loss covered by this insurance, and the Proof of Loss was provided as soon as reasonably possible.

PERSONAL EFFECTS INSURANCE – CARGO TRUCK

Budget is offering its non-commercial truck rental customers protection for their personal belongings while in the rental truck. **This is not your insurance policy.** For complete details of insurance coverages, eligibility, conditions and exclusions, please refer to your Personal Effects Insurance (Cargo Truck) certificate issued by Zurich Insurance Company Ltd (Canadian Branch) under Group Policy #8619230, issued to Budgetcar Inc.

What's Covered?

This policy covers your personal belongings, except as excluded, while in the rental truck against direct and accidental loss or damage caused by fire, windstorm, cyclone, tornado, hail, explosion, flood due to rising water, overturn of the truck, landslide or collision. This policy covers your personal belongings from the above-named perils up to a maximum covered amount of \$15,000, less a \$100 deductible.

Who's Covered?

Cargo truck renters who have purchased coverage.

How Do I Obtain Coverage?

When completing the Rental Agreement, simply initial the "I Accept" box pertaining to Personal Effects Insurance (Cargo Truck) and pay the required premium as indicated on the Rental Agreement.

What's Not Covered?

This policy does not cover any loss or damage: caused by ice, snow, seepage, leakage, rain, dampness or moisture of any kind or from any source except as a direct result of a covered peril; sustained by 4-wheel, licensed motor vehicles; to accounts, bills, jewelry, furs, precious stones, antiques, objects of art, stamps, currency, deeds, evidence of debt, contracts, money, notes, negotiable instruments securities; caused by neglect of the insured to take all reasonable means to save and preserve the cargo after any loss insured against; caused by spoilage, discoloration, mold, rust, frost, rot, souring, steam, or changes in flavor, except when the same is the direct result of a covered peril; arising out of loading or unloading of the truck, collision of the truck with a towed vehicle, contact of any article or object being transported with any other object except as a result of collision of the truck, or overturn of the truck, due to theft, robbery or mysterious disappearance; if the insured or driver of the truck steals or converts the truck, the insured or driver uses the truck for business or commercial purposes, the insured or driver has given a fictitious name or false address to the policyholder and/or certificate holder, its affiliates, their agent, servant or other employee, or the truck is otherwise obtained by fraud or misrepresentation; due to war and military action, including undeclared or civil war, warlike action by a military force, including action in hindering or defending against an

actual or expected attack, by any government, sovereign or other authority using military personnel or other agents, or insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these; to animals or carcasses; arising out of the use, operation, or maintenance of the truck when it is in violation of the terms and conditions of the written contract between the policyholder and the insured; due to loss of use, delay or other consequential loss; caused by: injury or property damage arising out of the actual, alleged or threatened discharged, dispersal, release, seepage or escape of pollutants: that are, or that are contained in any property that is being transported or towed by, or handled for movement into, onto or from, the covered truck, otherwise in the course of transit by the Insured, or being stored, disposed or, treated or processed in or upon the covered truck; before the pollutants or any property in which the pollutants are contained are moved from the place where they are accepted by the Insured for movement into or onto the covered truck; or after the pollutants or any property in which the pollutants are contained are moved from the covered truck to the place where they are finally disposed or abandoned by the insured; or caused by any loss, cost or expense arising out of any government direction or request that you test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants.

We will not pay for any loss under this policy, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane, being under the influence of drugs or intoxicants, unless prescribed by a physician, riding or driving in any motor competition, off-road driving, whether as a driver or as a passenger, declared or undeclared war, or any act of war, civil disorder, service in the armed forces of any country, nuclear reaction, radiation or radioactive contamination, or the Insured's commission of or attempt to commit a criminal offence.

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We will not pay for loss to cargo arising from defective materials or craftsmanship, normal wear and tear, gradual deterioration, inherent vice, rodents, animals, insects or vermin, electrical current, including electric arcing that damages or destroys electrical devices or appliances, mysterious disappearance, confiscation by airport personnel.

How Do I Report A Claim?

You must give written notice of a loss covered by this insurance within 90 days, or as soon thereafter as reasonably possible to:

World Travel Protection Canada Inc.
901 King Street West
Toronto, Ontario M5V 3H5

We will send you a Proof of Loss form within 15 days after we receive notice. If you do not receive the Proof of Loss form within 15 days, you can send us a detailed written report of the claim and the extent of your loss. We will accept this report if it is sent within the time fixed below for filing a Proof of Loss form. You can also request a Proof of Loss form by contacting World Travel Protection Canada Inc. at 1-888-999-1971.

Written Proof of Loss, acceptable to us, must be sent within 90 days of the loss covered by this insurance. Failure to furnish Proof of Loss acceptable to us within such time will neither invalidate nor reduce any claim if it was not reasonably possible to provide the Proof of Loss within 90 days of the loss covered by this insurance, and the Proof of Loss was provided as soon as reasonably possible.

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Assurance individuelle accident et effets personnels

Budget offre certaines protections d'assurance à ses clients qui louent des véhicules de promenade ainsi qu'à leur compagnon de voyage admissible, advenant qu'ils subissent une blessure corporelle accidentelle admissible à la suite d'un incident soudain, inattendu et imprévu. **Ceci n'est pas votre police d'assurance.** Pour tous les détails quant aux protections d'assurance, à l'admissibilité, aux conditions et exclusions, veuillez consulter votre police d'assurance accident personnelle émise par la Zurich Compagnie d'Assurances (division canadienne) à la suite de la police d'assurance collective assurance accident personnelle/assurance des effets personnels n° 8619230 du BudgetCar Inc.

Qui est protégé par l'assurance?

L'assurance protège le locataire de la voiture, de la fourgonnette ou du véhicule utilitaire sport qui s'est procuré de l'assurance et jusqu'à concurrence de sept compagnons de voyage admissibles, ou le locataire de la fourgonnette à passagers qui s'est procuré de l'assurance et jusqu'à concurrence de quatorze compagnons de voyage admissibles.

À quel moment la protection débute-t-elle?

La protection d'assurance débute dès la date et l'heure auxquelles vous prenez contrôle du véhicule.

À quel moment la protection se termine-t-elle?

Votre protection d'assurance se termine à la date et à l'heure que survient en premier un des événements suivants : (i) le contrôle du véhicule loué est retourné à l'agence de location, ou (ii) vous maintenez le contrôle du véhicule loué pour plus de trente jours consécutifs, y compris dans le cas où vous loueriez un autre véhicule automobile privé immédiatement après la location précédente du véhicule, ou (iii) la police d'assurance collective n° 8619230 du BudgetCar Inc. est annulée, à moins que la protection ne soit en vigueur au moment de l'annulation, dans quel cas une telle protection sera maintenue sur la location en cours jusqu'au retour du véhicule à l'agence de location, à condition que la période de temps durant laquelle vous êtes en possession du véhicule loué n'exède pas trente jours consécutifs.

Comment puis-je obtenir une assurance?

Au moment de compléter le contrat de location, parapez la boîte « J'accepte » indiquant que vous souhaitez de l'assurance accident personnelle et payez la prime d'assurance qui est requise dans le contrat de location.

Quelles sont les protections?

Le tableau ci-dessous démontre les garanties et les montants maximums de protection. Si vous subissez un sinistre et êtes admissible en vertu de plus d'une catégorie, seulement le montant de la garantie la plus élevée vous sera versé.

GARANTIES	MONTANT MAXIMUM
A. Accident	
1. Garantie décès accidentel	150 000 \$
2. Garantie mutilation accidentelle	150 000 \$
3. Exposition aux éléments et disparition	150 000 \$

B. Évacuation d'urgence et rapatriement	
1. Évacuation d'urgence et rapatriement	10 000 \$
C. Frais funéraires et coma	
1. Garantie frais funéraires	5 000 \$
2. Garantie coma	150 000 \$

Le seuil global de responsabilité par sinistre assuré pour lequel des prestations sont payées en vertu de l'assurance accident personnelle, est de 500 000 \$.

Le tableau ci-dessous démontre les garanties et les montants maximums de protection.

GARANTIES	MONTANT MAXIMUM PAR RÉSERVATION
D. Assurance des effets personnels	
1. Garantie des effets personnels	2 000 \$ 1 000 \$/effet personnel

Qu'est-ce qui n'est pas couvert?

L'assurance accident et effets personnels ne couvre pas toute perte causée par ou découlant d'un ou des événements suivants : suicide, tentative de suicide, blessure délibérément auto-infligée, pendant une période saine ou d'aliénation; sous l'influence de drogues ou de substances intoxicantes, à moins qu'elles aient été prescrites par un médecin; la participation à titre de professionnel en athlétisme lors d'un voyage « couvert »; la participation à une compétition amatrice ou interscolaire sportive ou athlétique organisée, ou à un événement de nature similaire; conduite ou passager dans une compétition automobile; conduite hors-piste, que ce soit comme conducteur ou passager; guerre déclarée ou non déclarée ou tout acte de guerre; troubles civils; service dans les forces armées de n'importe quel pays; réaction nucléaire, irradiation ou contamination radioactive; opération d'un avion, en tant que pilote ou membre d'équipage ou en formation à ce titre; alpinisme, saut à l'élastique, ski de neige, parachutisme, chute libre lors d'un saut en parachute, chute libre d'une falaise, B.A.S.E. ou saut extrême, deltaplane, parachute ascensionnel, déplacement dans tout appareil supporté dans les airs, autre que dans un avion régulier d'une compagnie aérienne, ou autres sports extrêmes; escalade requérant normalement des câbles ou guides, y compris l'ascension et la descente de montagnes exigeant de l'équipement spécialisé, notamment, mais sans limitation, des ancrages, des boulons, mousquetons, crampons, les accessoires pour ancrer les câbles et les pioches; la plongée sous-marine dans des profondeurs excédant 75 pieds; perpétration ou tentative de perpétration d'un crime par l'assuré; traitement médical facultatif ou holistique; une perte découlant d'une maladie ou autre affection, événement ou circonstance qui survient alors que la police d'assurance de l'assuré n'est pas en vigueur; un diagnostic de maladie (si l'assurance est achetée après un tel diagnostic) dont aucun rétablissement n'est prévu et pour laquelle un traitement palliatif est fourni et dont le pronostique est le décès à l'intérieur de douze mois de la date de la mise en vigueur de la protection en vertu de la police d'assurance; maladie, blessure ou décès si l'assurance est achetée après l'admission dans un hospice ou après avoir reçu un traitement dans un hospice.

Comment soumettre une réclamation?

directement ou indirectement de, ou étant le résultat de, ou qui survient à cause des gestes ou actions suivants qui vous touchent : toute prestation qui vous est payée ou qui vous est due en vertu d'une compensation de travail, d'une garantie d'invalidité ou loi similaire; une perte ou un sinistre découlant de la détention, confiscation ou destruction par les douaniers; un traitement médical durant un voyage « couvert », ou découlant d'un voyage « couvert » à des fins ou dans l'intention d'obtenir un traitement médical.

Les exclusions additionnelles suivantes s'adressent aux garanties de décès accidentel et de mutilation accidentelle : perte causée par ou découlant de toute maladie que ce soit.

Les exclusions additionnelles suivantes s'adressent aux garanties sur les bagages et effets personnels :

Nous ne paierons aucune indemnité pour les dommages aux ou la perte des articles suivants : animal, articles utilisés dans le commerce, dans l'exploitation d'affaires ou la production de revenus; meubles de maison; instrument de musique; article cassant ou fragile; bijou; ou si la perte découle de leur emploi, équipement de sport; bateau, moteur, motocyclette, véhicule motorisé, avion, et tout autre moyen de transport (à l'exception des fauteuils roulants) ou équipement, ou partie de tel moyen de transport, membre artificiel ou prothèse, dents artificielles, pont dentaire, dentier, appareil orthodontique, appareil auditif, tout type de lunettes, lunettes de soleil ou lentilles cornéennes; document ou billet, à l'exception des frais administratifs pour la rémission du billet, jusqu'à concurrence de 250 \$ par billet; argent, chèques de toute sorte, timbres, certificats d'actions et d'obligations, mandat postal ou bancaire, titres, compte, facture, contrat, coupon alimentaire, ou carte de crédit, à moins que provision soit faite pour cet article ailleurs dans la police d'assurance; bien expédié sur forme de cargo ou expédié avant la date de départ en voyage; contrebande.

Nous ne paierons aucune indemnité pour la perte de bagages ou d'effets personnels causés par : des matériaux defectueux ou la mauvaise qualité de production; l'usure normale, la détérioration graduelle, un vice inhérent, un rongeur, un animal, des insectes ou de la vermine; un courant électrique, y compris les arcs électriques qui causent des dommages ou détruisent les appareils électriques; une disparition mystérieuse; ou une confiscation par les autorités aéroportuaire.

Comment soumettre une réclamation?

Vous devez signaler le sinistre couvert en vertu cette assurance en transmettant un avis écrit dans un délai de 90 jours, ou dès que raisonnablement possible après ce délai, à l'adresse suivante :

World Travel Protection Canada Inc.
901 King Street West
Toronto, Ontario M5V 3H5

Nous vous transmettrons un formulaire de preuve de sinistre dans les 15 jours suivant la réception de votre avis de perte. Si vous ne recevez pas le formulaire de preuve de sinistre dans les 15 jours, vous pouvez nous transmettre un rapport écrit détaillé de la réclamation et de l'ampleur du sinistre. Nous reconnaitrons ce rapport s'il est transmis dans le délai prescrit ci-dessous pour soumettre le formulaire de preuve de sinistre. Vous pouvez également obtenir un formulaire de preuve de sinistre en communiquant avec Protection Mondiale de voyage Canada au numéro 1-888-999-1971.

Une preuve écrite admissible de sinistre doit être transmise dans un délai de 90 jours du sinistre couvert par cette assurance. Le défaut de fournir une preuve acceptable dans le délai prescrit n'annulera pas ou ne réduira pas la réclamation s'il n'était pas raisonnablement possible de fournir la preuve de

sinistre dans le délai de 90 jours du sinistre couvert par cette assurance, et si la preuve du sinistre fut soumise dès que raisonnablement possible.

ASSURANCE EFFETS PERSONNELS – CAMION CARGO

Budget offre à ses clients de location de camion à des fins non commerciales une protection des effets personnels qui se trouvent à l'intérieur du camion de location. **Ceci n'est pas votre police d'assurance.** Pour connaître les détails de votre couverture, de l'admissibilité, des conditions et des exclusions, veuillez consulter le certificat d'assurance des effets personnels (camion cargo) émis par la Zurich Compagnie d'Assurance (division canadienne), sous la police collective 8619230, délivrée à Budgetcar Inc.

Qu'est-ce qui est couvert?

La présente police couvre tous vos objets personnels, sauf exclusions, entreposés dans le camion de location, contre toute perte ou tout dommage directs et accidentels causés par le feu, une tempête de vent, un cyclone, une tornade, la grêle, une explosion, une inondation causée par la montée des eaux, le renversement du camion, un glissement de terrain ou une collision. La présente police couvre vos objets personnels contre les risques susmentionnés jusqu'à un maximum de 15 000 \$, moins une franchise de 100 \$.

Qui est protégé par l'assurance?

Le locataire du camion cargo qui a souscrit la protection.

Comment puis-je obtenir une assurance?

Au moment de compléter le Contrat de location, parapez la case « J'accepte » indiquant que vous souhaitez l'assurance des effets personnels (camion cargo) et payez la prime qui est indiquée sur le Contrat de location.

Qu'est-ce qui n'est pas couvert?

La présente police ne couvre pas toute perte ou tout dommage causés par la glace, la neige, un suintement, une fuite, la pluie, l'humidité de toute sorte ou de toute source sauf comme résultat direct d'un risque couvert, subis par un véhicule automobile immatriculé, à 4 roues, aux comptes, factures, bijoux, fourrures, pierres précieuses, antiquités, objets d'art, timbres, monnaies, actes notariés, titres de créance, contrats, argent, billets, effets de commerce négociables, valeurs, occasionnés par la négligence de l'assuré de prendre tous les moyens raisonnables pour protéger et préserver le cargo après une perte assurée, causés par une détérioration, une décoloration, la moisissure, la rouille, le gel, la pourriture, le pourrissage, la vapeur ou un changement de goût, sauf lorsqu'ils découlent directement d'un risque couvert, découlent du chargement ou du déchargement du camion, de la collision du camion avec un véhicule remorqué, du contact de tout article ou objet transporté avec tout autre objet, sauf en cas de collision du camion, de son renversement, d'un vol ou d'une disparition mystérieuse, si l'assuré ou le conducteur du camion vole le camion ou le convertit, si l'assuré ou le conducteur du camion s'en sert à des fins professionnelles ou commerciales, si l'assuré ou le conducteur a donné un nom fictif ou une fausse adresse au titulaire de police et/ou au détenteur de certificat, ses sociétés affiliées, leur agent, préposé ou tout autre employé ou bien que le camion a été obtenu par fraude ou fausse déclaration, en raison d'une guerre et d'une intervention militaire, notamment d'une guerre non déclarée ou de troubles civils, d'un acte de guerre, d'une action par des forces armées visant à entraver ou à se défendre contre une attaque réelle ou attendue, par tout gouvernement, souverain ou toute autre autorité ayant recours à du personnel militaire ou d'autres agents, ou une insurrection, une rébellion, une révolution, une usurpation de pouvoir ou une intervention de la part d'une autorité gouvernementale pour

empêcher ou se défendre contre un de ces risques; des animaux ou des carcasses; découlant de l'utilisation, du fonctionnement ou de la maintenance du camion lorsque la chose est en violation des modalités et conditions du contrat écrit entre le titulaire de police et l'assuré; en raison de la perte de jouissance, du retard ou d'autre perte indirecte; causés par une lésion corporelle ou un dommage matériel découlant de l'écoulement, de la dispersion, du dégagement, de l'écoulement ou de la fuite réels, allégués ou menacés d'agents de pollution, qui sont ou qui se trouvent dans un bien transporté ou remorqué par le camion couvert ou encore manipulé pour acheminement dans le camion, sur le camion ou du camion; ou encore dans le cours d'acheminement par l'assuré, de son entreposage, de son élimination, de son traitement ou de sa transformation dans le camion couvert ou sur ce camion; avant que les agents de pollution ou tout bien dans lequel ces agents sont contenus soient déplacés de l'endroit où ils sont acceptés par l'assuré en vue de leur acheminement dans ou sur le camion couvert, ou après que les agents de pollution ou tout bien dans lequel se trouvent les agents de pollution sont acheminés du camion couvert vers l'endroit où ils sont finalement éliminés ou abandonnés par l'assuré; ou causé par une perte, des coûts ou des frais découlant d'une directive ou d'une demande gouvernementale de test, de surveillance, de nettoyage, d'enlèvement, de confinement, de traitement, de détoxication ou de neutralisation des agents de pollution.

Aucun dédommagement ne sera versé pour une perte découlant directement ou indirectement de, ou étant le résultat de, ou qui survient à cause des gestes ou actions suivantes de l'assuré : suicide ou tentative de suicide, blessure délibérément auto-infligée pendant une période saine ou d'aliénation, sous l'influence de drogues ou de substances intoxicantes, à moins qu'elles n'aient été prescrites par un médecin, la participation à la conduite ou comme passager à une compétition automobile, la conduite hors-piste que ce soit comme conducteur ou passager; guerre déclarée ou non déclarée ou tout acte de guerre; troubles civils, service dans les forces armées de n'importe quel pays; réaction nucléaire, irradiation ou contamination radioactive; perpétration ou tentative de perpétration d'un crime par l'assuré.

Aucun dédommagement ne sera versé pour une perte découlant directement ou indirectement de, ou étant le résultat de, ou qui survient à cause des gestes ou actions suivantes de l'assuré : suicide ou tentative de suicide, blessure délibérément auto-infligée pendant une période saine ou d'aliénation, sous l'influence de drogues ou de substances intoxicantes, à moins qu'elles n'aient été prescrites par un médecin, la participation à la conduite ou comme passager à une compétition automobile, la conduite hors-piste que ce soit comme conducteur ou passager; guerre déclarée ou non déclarée ou tout acte de guerre; troubles civils, service dans les forces armées de n'importe quel pays; réaction nucléaire, irradiation ou contamination radioactive; perpétration ou tentative de perpétration d'un crime par l'assuré.

INFORMATION PROVINCIALE

ALBERTA

Il existe d'autres produits du secteur, offrant des protections similaires, telles que les assurances habitation, condominium, locataires, employeurs ou cartes de crédit. Tous les véhicules automobiles circulant sur les voies publiques en Alberta, y compris les véhicules loués, doivent posséder une assurance automobile de base comprenant une assurance médicale sans égard à la responsabilité en cas d'accident avec une garantie allant jusqu'à 50 000 \$ qui dure deux ans après la collision. Budgetcar Inc. reçoit une compensation pour la vente de ce produit. Pour plus d'information et pour faire une réservation, communiquez avec votre conseiller en voyage, ou rendez-vous sur le site www.budget.ca ou www.budgettruck.ca ou appelez au numéro sans frais 1-800-527-0700.

IL N'EST PAS OBLIGATOIRE DE SOUSCRIRE UNE ASSURANCE ACCIDENT PERSONNELLE OU UNE ASSURANCE DES EFFETS PERSONNELS AFIN DE LOUER UN VÉHICULE DE BUDGET.

Les employés, agents ou cessionnaires de Budget ne sont pas qualifiés pour évaluer l'adéquation de la protection d'assurance que possède le locataire.

Assuré par Zurich Compagnie d'Assurances (division canadienne).

*Budget est une marque de commerce enregistrée du Budgetcar Inc. utilisée au Canada.



Nous ne paierons aucune indemnité pour la perte de bagages ou d'effets personnels causés par des matériaux defectueux ou la mauvaise qualité de production; l'usure normale, la détérioration graduelle, un vice inhérent, un