

**BMO One Card - Auto Rental Collision / Loss Damage Insurance - Coverage Summary\***

<b>WHO IS COVERED?</b>	<ul style="list-style-type: none"> <li>&gt; Primary Cardholder: Person whose name appears on the BMO Purchasing Card</li> <li>&gt; Other Insured Persons: Spouse or Dependent Child (of Primary Cardholder); another employee travelling with the Primary Cardholder</li> </ul>
<b>HOW TO ARRANGE COVERAGE?</b>	<ul style="list-style-type: none"> <li>&gt; Rental Car must be rented by Primary Cardholder from a commercial rental agency for University business purposes</li> <li>&gt; Primary Cardholder <u>must decline the rental agency's Collision Damage Waiver (CDW) in writing</u></li> <li>&gt; Rental transaction must be initiated and completed with the same BMO Purchasing Card</li> </ul>
<b>WHAT IS COVERED?</b>	<ul style="list-style-type: none"> <li>&gt; Loss or damage or theft of the rental car only (including loss of use and towing charges if the rental car is being repaired)</li> <li>&gt;The Rental agency provides some 3rd party liability coverage and the University carries an excess policy that provides additional coverage beyond the rental car company's insurance limits.</li> <li>&gt; 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.)</li> </ul>
<b>WHERE ARE YOU COVERED?</b>	<ul style="list-style-type: none"> <li>&gt; 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.</li> </ul>
<b>TYPES OF RENTAL CARS ARE COVERED?</b>	<ul style="list-style-type: none"> <li>&gt; 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.</li> </ul>
<b>WHAT IS EXCLUDED?</b>	<ul style="list-style-type: none"> <li>&gt; 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.</li> <li>&gt; Coverage is limited to 31 consecutive days. To break the consecutive cycle a full calendar day must exist between rental periods. If rental exceeds 31 consecutive days, no coverage is afforded including for the first 31 days.</li> <li>&gt; Losses resulting from driving while intoxicated or under the influence of narcotics.</li> <li>&gt; The following types of vehicles are not covered: <ul style="list-style-type: none"> <li>- Antiques: Vehicle over 20 years old or not manufactured for 10+ years;</li> <li>- Expensive/Exotic: Value over \$85,000 at time and place of loss;</li> <li>- Not a standard rental vehicle offered by most of the commercial rental agencies in the province.</li> <li>- A vehicle partially or fully custom or hand-made or is a vehicle of limited production, (i.e. less than 2,500 per year);</li> <li>- Mini-buses, Buses;</li> <li>- Moped, Motorcycle, Motor Bikes;</li> <li>- Off Road: On a road not maintained by federal, provincial, or state/local agency, not including ingress/egress to private property;</li> <li>- Truck, Pickup Truck;</li> <li>- Vans, Cargo Vans, or Mini Cargo Vans; and</li> <li>- Vehicles towing or propelling trailers or any other objects.</li> </ul> </li> </ul>
<b>HOW TO FILE A CLAIM?</b>	<ul style="list-style-type: none"> <li>&gt; Notify Allianz Claims of loss/damage and to obtain a claim form by calling 1 (877) 704-0341(Canada &amp; US) or by calling collect at (519) 741-0782</li> <li>&gt; Notify rental agency and determine if the rental agency or the Cardholder will make the claim.</li> <li>&gt; Notify Risk Management Services by calling (250) 828-5458</li> <li>&gt; The following claim documentation is required: <ul style="list-style-type: none"> <li>- Police report if loss is in excess of \$1,000; and</li> <li>- The original copy of both sides of the vehicle rental agreement;</li> <li>- Loss/damage report filed with the Rental Agency</li> <li>- The itemized repair bill, or if not available, a copy of the estimate.</li> <li>- Copy of driver's licence of person who was driving Rental Car at the time of the accident</li> </ul> </li> </ul>

\* Please contact Risk Management Services at (250) 828-5458 for more details.