Personnel Accident Insurance

What is it?
Personal Accident Insurance (PAI) is an optional insurance that can provide the renter with coverage of up to $1,000,000 ($500,000 in NY and WA*) of medical coverage for injuries incurred in connection with the loss of or damage to a rental vehicle while being repaired.

Personal Coverage
PAI provides the renter with $1,000,000 of medical coverage in connection with the loss of or damage to a rental vehicle while being repaired; and a maximum of $250 for ambulance expenses.

Additional Coverages
PAI Plus also covers the renter’s passengers during the time they are riding in the vehicle with or without authorized additional driver’s names appearing on the Rental Agreement (for coverage to apply, they must be riding in the enclosed portion of the rental vehicle). It provides them with $125,000 of accidental death insurance and a maximum of $10,000 ($5,000 in NY and WA*) of medical coverage for injuries sustained in a covered accident and a maximum of $250 for ambulance expenses, for injuries sustained in a covered accident involving the loss of or damage to the rental vehicle (whether in or out of the vehicle). Additional coverages are available.

Policies are issued by ACE American Insurance Company. For additional information, the consumer hotline number is 1-800-927-4357. These policies automatically conform to the provisions and/or requirements of any state law.

For more information and reservations, contact your travel consultant, visit avis.com or call Avis toll-free at 1-800-331-1212.
**ADDITIONAL LIABILITY INSURANCE**

**What is it?**

ACE has Additional Liability Insurance (ALI) available at participating U.S. locations. ALI is a special optional service offered by Avis when you rent a car for a period of 30 days or less. ALI provides additional liability protection beyond the primary limits of your personal insurance policies or any other liability protection limits provided under the Avis Rental Agreement. Renters may purchase ALI at the time of rental or within 30 days of rental return. ALI coverage may be extended for one time only, for a period not to exceed 30 days. ALI coverage extends the primary liability protection limits of the renter’s personal insurance policies to the limits provided under ALI. Renters are responsible for the cost of ALI.

**What are the coverage limits provided by ALI?**

The ALI coverage limits equal the difference between the ALI maximum limits and the combined single limit in the following jurisdictions: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, American Samoa, Commonwealth of the Northern Mariana Islands and the U.S. Virgin Islands. ALI coverage extends the renter’s personal insurance liability limits to the limits provided under ALI. Renters are responsible for the cost of ALI.

**When and where does ALI coverage apply?**

You and authorized operators are covered while driving your Avis rental vehicle within the United States and Canada, but only if the vehicle is returned in the United States. Coverage does not apply in Mexico.

**How does ALI affect the protection of your automobile or umbrella insurance policy?**

Your personal insurance policy providing coverage on an owned automobile or personal liability policy may provide additional coverage, and to that extent ALI may provide a duplication of coverage. Whether, at what point, and to what extent your renter’s personal insurance policies can apply only be determined by checking the terms of the policies because ALI coverage continues while the vehicle is being used by the renter. If your personal insurance policy provides additional limits of liability protection, don’t cancel your current policy. ALI will provide you with written instructions on the steps you should follow in order to make an claim or give notice of a claim. Coverage under ALI is not primary coverage and is secondary to renter’s personal insurance policy. ALI coverage is in addition to the renter’s personal insurance coverage. ALI is not primary coverage and is secondary to your current insurance policy.

**What exclusions apply to ALI?**

All exclusions, terms, and conditions are stated in the policy. It is important to note there may be state regulations regarding ALI. It is your responsibility to familiarize yourself with all exclusions and limitations of ALI coverage.

**What’s Covered?**

ALI provides additional liability insurance protection for the renter’s personal and household belongings while away from home. The liability with which the renter and passengers are protected is the same as the renter’s own liability protection, but extended to the extent of ALI coverage. ALI coverage does not apply to any other company that may be responsible for property damage or injury caused by rented or leased vehicles.

**What’s Not Covered?**

ALI does not provide liability insurance protection for claims arising out of the operation of a vehicle used by the renter in the performance of any occupation or profession or in the carrying on of any business or trade. ALI coverage does not apply to the operation of a vehicle used for commercial purposes, or in the performance of any occupation or profession or in the carrying on of any business or trade. ALI does not apply to any claims arising out of the operation of a vehicle used for commercial purposes, or in the performance of any occupation or profession or in the carrying on of any business or trade.

**What’s Covered?**

ALI coverage protects against claims arising out of the operation of a vehicle used by the renter in the performance of any occupation or profession or in the carrying on of any business or trade. ALI coverage applies only if the renter or person accompanying the renter, or the personal belongings of the renter or any member of the household, are covered under the renter’s current liability policy.

**What’s Not Covered?**

ALI does not provide liability insurance protection for claims arising out of the operation of a vehicle used by the renter in the performance of any occupation or profession or in the carrying on of any business or trade. ALI coverage does not apply to the operation of a vehicle used for commercial purposes, or in the performance of any occupation or profession or in the carrying on of any business or trade. ALI does not apply to any claims arising out of the operation of a vehicle used for commercial purposes, or in the performance of any occupation or profession or in the carrying on of any business or trade.