PERSONAL ACCIDENT INSURANCE

What is it?
PAI Plus offers additional insurance coverage over basic PAI, which continues to be available. PAI Plus is insurance coverage underwritten by Zurich American Insurance Company, and is included in your Avis rental agreement. PAI Plus is automatically made available to our customers when renting. The renter may purchase it for an additional charge stipulated on the Avis rental agreement. Coverage is for the duration of the rental agreement and will not exceed a 30-day consecutive period.

Personal Coverage
PAI Plus provides insurance with a maximum of $15,000 ($20,000 in NY) of accidental death and dismemberment insurance, a maximum of $10,000 of medical coverage for injuries and $500* per day up to 30 days for hospitalization due to a covered accident. What's more, the renter is fully covered whether in or out of the vehicle if a mishap should occur.

Additional Coverages
PAI Plus also covers the renter's passenger traveling companions if you are accompanying the renter during the period of the Rental Agreement. It provides you with $15,000 ($20,000 in NY) of accidental death and dismemberment insurance, and a maximum of $10,000 of medical coverage and $500* per day up to 30 days for hospitalization due to a covered accident for renters and their passengers who are traveling far from home or outside of their home country. Coverage is for the term of the rental agreement and will not exceed a 30-day consecutive period.

For example, if the renter is involved in an accident while driving a rental vehicle in another country, PAI Plus provides the renter with $15,000 ($20,000 in NY) of accidental death and dismemberment insurance, a maximum of $10,000 of medical coverage for injuries and $500* per day up to 30 days for hospitalization due to a covered accident. It covers the renter and his/her passenger traveling companions, if applicable, in the event of a covered accident.

Applying to both PAI and PAI-Plus:

EXCLUSIONS

The plan does not provide coverage for any disease incident, attempted suicide, or war. The plan also does not provide coverage for accidents that are a result of the renter or passenger being under the influence of alcohol, drugs, or other chemicals, or any condition arising from fraud, misrepresentation, or bad faith on the renter's or passenger's part.

COVERAGES FROM OTHER SOURCES

This insurance may provide a duplication of coverages already furnished by a personal insurance policy or other insurance, in which case the renter may be entitled to a reduction in the amount payable under any such policy. This brochure is a summary only of PAI, PAI-Plus, PEP, ESP and ALI and does not revise or amend the applicable policies. The specific terms, conditions and exclusions thereof are subject to all provisions, limitations and exclusions contained in each policy issued.

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

**What is it?**
Avis Personal Injury Protection (ALI) is available at participating U.S. locations for a fee. ALI is a personal insurance policy providing coverage on an owned automobile, unless expressly excluded. It protects the renter or any member of the renter's immediate family (such as the renter's spouse or children, who live in the same household) against personal injuries (bodily injury or illness) to others for which the renter is legally liable. Your personal insurance policy covering ownership of the any automobile or umbrella insurance policy may provide duplicate protection against personal injuries. We strongly recommend having ALI when renting an Avis vehicle.

**How does ALI affect the application of your automobile or umbrella insurance policy?**
If you have your own personal injury protection insurance policy, it will apply to protect you and your passengers against personal injuries. If you do not have personal injury protection insurance, you could be exposed to the risk of personal injury liability costs. ALI provides protection that extends beyond the limits of your personal insurance policy. ALI is based on the limits of your personal insurance policy, but provides additional protection above the limits of your personal insurance policy.

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