

INSURANCE COVERAGE

TPL/PLI – TPL/PLI – Third Party Liability coverage is a mandatory insurance that the Government traffic regulations require for all drivers in México. The TPL Insurance covers up to \$250,000.00 MXN and is included in certain rates. This coverage must be paid in addition to the amount of the daily rent of the vehicle, unless the rate expressly mentions that it is included.

Liability Insurance Products purchased on third party travel websites are not accepted in México.

Third Party Liability is a car insurance that covers against death and or bodily injury to any third party; in an accident caused by or arising out of the use of the insured vehicle (people inside the car are not covered by TPL).

LDW – This coverage is a combination of the CDW and THW coverages. LDW is an insurance that covers all partial or total damages of for vehicle and total theft. Therefore, partial theft, damages due to meteorological phenomena, damages caused by vandalism, riots, strike, coup or any other political or social movement are not covered by this insurance, this coverage reduces the customer's responsibility for all vehicles. In the case of responsible theft the customer is only responsible for paying deductible (or excess) of 10% of the total value of the car except for luxury vehicles in which the contracting of the insurance policy for the risk conditions according to the insurance company establishes, the amount to be paid corresponds to 20% of the value of the vehicle. Collision and Damage Protection is available at \$25.00 USD per day plus applicable taxes for all types of vehicles.

The LDW is optional and is typically purchased by customers that are not covered for vehicle damage or loss by their Credit Card Company (or insurance linked to a credit card). To be able to use this benefit, the Leasing will request the Lessee to provide a document given by the banking institution, on which they can confirm and/or verify that the cardholder is covered with this insurance and the banking institution will be accountable for all the expenses in case of an accident or any mishap during the validity of the lease; as to establish that this will be done through a reimbursement in favor of the cardholder. This document must have a verifiable phone number and/or email address for a confirmation and should indicate that the credit card has the LDW coverage (Loss and Damage Waiver) and it's covered by this same credit card. All the bank institutions that provide this credit cards must be regulated by the "Comision Nacional de Seguros y Fianzas" which is the Mexican governmental institution that regulates all and every single insurance companies in México. If customer does have the appropriate approval and coverage from its credit card institution they will have to sign a "statement of personal responsibility for the total value of the car" for refusing to purchase the CDW insurance with Europcar México (FLEET CAR COMPANY MX, S.A. de C.V.) and will therefore, in the event of an accident, be fully responsible for all damage and/or repairs in case the issuer of your credit card does not cover the damage or theft within 72 hours following the report that is made for your claim, is responsible for the total value of the vehicle. The client must grant a deposit between \$5,000 USD and up to \$10,000 USD (depending on the reservation channel/website or the category of the vehicle, please refer to the category list mentioned here below) will be held on the customer's credit card as a guarantee at the beginning of the rental and it will be reimbursed when the vehicle is returned safe. If the customer credit card does not have the guarantee previously mentioned the purchase of the LDW (CDW) coverage will be mandatory.

CDW – It is coverage of partial or total damages, damages caused by vandalism, mechanical/electrical damage, caused by Meteorological Phenomena, insurrections, social violence are excluded from the coverage. This coverage frees the customer from the payment of damages by paying a deductible

equivalent to 10% of the commercial value of the vehicle. Except for luxury vehicles in which the contracting of the insurance policy for the risk conditions according to the insurance company establishes, the amount to be paid corresponds to 20% of the value of the vehicle. Collision insurance is available for \$20.00 USD per day plus applicable taxes for any category of CDW vehicle.

THW – It is coverage of Total Theft, so the Partial Theft is excluded from the coverage. This coverage frees the customer from payment for total theft, by paying a deductible equivalent to 10% of the commercial value of the vehicle. Except for luxury vehicles in which the contracting of the insurance policy for the risk conditions according to the insurance company establishes, the amount to be paid corresponds to 20% of the value of the vehicle. Theft Insurance is available for \$15.00 USD per day plus taxes for any vehicle category.

SPLDW – Deductible protection (0%); this service relieves the customer of financial responsibility for the deductible earmarked for material damage only, save for specific cases in which there is presumed negligence. This coverage costs \$ 30.00 USD plus taxes and may only be offered to those who have acquired PLI+CDW.

The above-mentioned coverage will only apply if the customer abides by the clauses in the rental contract, which means that any breach of contract will annul the protection and the customer will then assume full responsibility for all damages incurred.

TO PURCHASE THE SPLDW THE LDW MUST BE PURCHASED FIRST.

PAI – Medical Expenses for Occupants covers injuries expenses to passengers (according to the number of passengers allowed by the manufacturer) and the driver of the vehicle. This insurance covers up to **\$120,000.00**. PAI: \$8.00 USD per day plus taxes in all type cars.

WWI – Glass and Tire protection is available at \$12.50 USD per day plus taxes in all type of vehicles. A 20% excess (deductable) will be charge per event.

RSA – The *Roadside Assistance* service is optional and it might be declined at the time of car check out it costs \$3.00 USD per day plus taxes in all type of vehicles and it includes the following services.

Roadside Assistance

Coverage that provides travel assistance service at no cost to the following events:

- Battery charge
- Opening of the vehicle if the keys are left inside
- Flat Tire replacement
- Refueling

Charges apply in the following ways:

- Gasoline provided
- Key replacement
- Flat tire repair

If the driver wishes to decline this service must notify at the pick up time of the vehicle and be responsible for all additional charges mentioned here above.

SLI – Supplemental Liability Insurance. This coverage supplies Renter with third-party liability protection up to a limit of \$1,000,000.00 USD per accident. SLI has an additional cost of \$17.00 USD per day plus taxes.

Is there any coverage that does not require the payment of a deductible?

SPLDW. - (deductible protection) coverage (0%); relieves the customer of financial responsibility for the deductible earmarked for material damage only, save for specific cases in which there is presumed negligence. This coverage costs **\$30.00 USD** per day plus taxes and may only be offered to those who have acquired PLI+CDW+THW or PLI+CDW.

Damages to tires and windows are not included in SPLDW coverage and will only be considered included once the Europcar office personnel assesses the damages and determines that there was no negligence on the part of the driver of the vehicle.

WWI: Glass and Tire protection available at **\$12.50** per day plus taxes for all car types. A 20% excess (deductible) will be charge per event.

What is the coverage of "Road Assistance?"

Emergency Road Assistance Service: is optional and may be declined at the time of the opening of the lease, the cost is \$3.00 USD per day plus taxes and includes the following services:

- Current flow
- Opening the vehicle if they have forgotten the keys inside
- Tire change in the event of a puncture
- Fueling

Charges apply in the following ways:

- Gasoline provided
- Key replacement
- Flat tire repair

If the driver wishes to decline this service must notify at the pick up time of the vehicle and be responsible for all additional charges mentioned here above.

Refueling Service/Penalty

Refueling Service/Penalty: there will be a penalty charge for fuel refueling if the customer does not return the vehicle with the same amount of fuel stated agreed or stated on the opening contract. The penalty will be of **\$600.00 MXN plus taxes**, in addition to this, for every missing litre there will be a additional penalty charge, this penalty will be calculated based on the capacity of the vehicle's fuel tank and special requirements required by the manufacture and the price will depend on the rate available upon your closing contract.

What about charges for tow trucks, arrests and traffic tickets in the event of an accident?

Charges of this nature are not covered by any of the auto rental companies in Mexico. Said charges will be covered directly by the credit card the customer has used as guarantee. The customer may request a summary of said charges of the personnel at Europcar who assisted him/her during the accident.

The coverages are required to rent a car?

The only necessary coverage is Civil Liability (PLI / TPL). The Civil Liability coverage is a car insurance that covers death or bodily injury of third parties in an accident caused by or as a result of the use of the insured vehicle (people inside the car are not covered by TPL, they are only covered if Personal Assistance insurance has been included in the package agreed in the contract).

What damages are covered by a broad coverage*?

With a broad coverage * damages are protected by:

- Collision and total Theft of the unit
- Scratches smaller than 40 mm
- Dents under 30 mm
- Tires and Crystals (only 20% deductible is paid only with * broad coverage)

*Broad coverage. The broad coverage has a package of coverages:

- PLI
- LDW (CDW+THW)
- SPLDW
- RSA
- WWI
- PA