# **INSURANCE DESCRIPTION**

## CDW Coverage Collision Damage Waiver:

The coverage applies for collision, damage and overturning. The renter and any additional drivers are absolutely liable for any loss or damage to the rental vehicle, even when the loss or damage is caused by a third party or in the event the cause is unknown, whether because of theft, collision, vandalism or any other cause. The financial responsibility for the Collision Damage Waiver is the maximum deductible (excess) amount according to the rental car category. In case of damages to a third party vehicle, there is a minimum deductible of US\$300 up to a maximum deductible of US\$1500 according to the estimate of the damages caused to the third party vehicle. There is a 100% coverage for damages to third party properties or physical injuries and there is no excess amount applies under these circumstances. The coverage's daily cost varies depending on car category.

## TPP Coverage

**Total Protection Package:** 

This coverage covers total and/or partial theft, damaged tires, rings, windshields and windows, towing and rescue services. It means that the financial responsibility reduces to zero in case of an accident, theft, vandalism, damaged tires, broken glasses. The client must strictly comply with all the provisions and undertakings of the rental agreement.

#### **ERA Service**

**Emergency Roadside Assistance Program:** 

All contracts will be automatically enrolled in the Emergency Roadside Assistance Program (ERA) at a surcharge of only \$1,99 per day. Key services (lost or locked in car), jump starts and gas service in case you run out of gas will be provided at no cost. If customer prefers not to participate they must decline participation upon rental and be responsible for any Service fees in the event said customers requires any of the services listed above.

#### **EXCLUDED RISKS IN ANY COVERAGE:**

- 1. Damages caused from the poor condition of the public or private roads, or damages resulting from obstacles (whatever they are) that cause damages in the undercarriage of the vehicle, or damages caused from the negligent use of the vehicle.
- 2. Damages caused to the vehicle resulting from the interaction with rivers, beaches, estuaries, etc.
- 3. Damages caused to the inside of the vehicle, including upholstery of the car, loss of car's keys or documents, license plates, emergency kits. Charges apply according to damages or loss and appraisal.
- 4. Smoking is not allowed inside the car, according to Legislative Decree No. 9028.
- COVERAGES PURCHASED ON THIRD PARTY WEBSITES OR SOURCES ARE NOT ACCEPTED IN COSTA RICA.

### **CONDITIONS:**

The renter must comply with the following conditions:

- 1. Driver cannot drive under the influence of alcohol or drugs.
- 2. Take care of the vehicle, be aware of the fuel level, lubricants and general condition of the car.
- 3. Comply with traffic laws and legal provisions.
- 4. No cross border policy allowed.
- 5. Valid and in force driver's license and ID, vehicle's documents and copy of the rental agreement.
- 6. Be liable to pay sanctions imposed due to traffic law violations.
- 7. No coverage applies when automobile is driven by an unauthorized driver by Thrifty Car Rental.
- 8. IN CASE OF AN ACCIDENT: Please immediately contact Thrifty Car Rental office to report the accident. Request help contacting the traffic police and/or ambulance (911). Must wait for the traffic officer to issue the corresponding ticket and for the insurance company agent to issue the accident statement report. Must submit all documentation provided (traffic ticket and insurance company's report) at our Thrifty office. If the accident takes place in a rural area, the lessee must proceed to give a statement at the nearest Judicial or Police authority in the area and submit all documentation provided (statement report) to our Thrifty office. It is mandatory to submit the corresponding statement made to the competent judicial authority indicated in the official ticket, for purposes of coverage implementation and effectiveness. Failure to submit any of these documents invalidates the implementation and effectiveness of any coverage. In case of accident, the customer must immediately notify our office and make a report regardless of the coverage taken in the rental agreement. Where possible, please do not leave the vehicle unattended and wait for assistance.
- No coverage applies when the main driver or the authorized driver(s) by Thrifty Car Rental drives under the influence of alcohol, causing damages, injuries or death to him/herself or others.

NOTES: Coverages purchased on third party websites or insurance companies are not accepted by Thrifty Car Rental Costa Rica.

When declining coverage, client must purchase at least the minimum mandatory coverage SLI (third party liability coverage), and quotation will be with Rack Rates not with special Tacacori Ecolodge agreement.

In order to decline LDW at time of pick up, customers need to submit a written statement from the credit card company confirming

credit card's cover for the rental. The written statement must be on the company's letter-head. If LDW is declined upon confirmation of credit card company protection, a USD\$5000 security deposit is required at the time of rental.