

Auto Rental Collision Damage Waiver

Count on built-in auto rental coverage

When you use your covered Kellogg Community Credit Union Visa Credit card to rent a vehicle you'll get built-in Auto Rental Coverage. You're covered for physical damage and theft, reasonable and customary towing and valid loss-of-use charges. Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must also be listed on the auto rental agreement. You'll also want to be sure you rent a "covered vehicle" – for example, trucks and expensive or exotic cars are not covered.

If you have any questions, please call the Benefit Administrator at 1-800-348-8472 for complete information – they can even help you if you are at the rental counter and have questions.

Easy claim process

Go to www.eclaimline.com or call to talk to a Benefit Administrator at 1-800-348-8472 to initiate your claim. If you are outside the U.S., you can call collect: 1-804-673-1164. You must sign and return your claim form (or if you prefer, file online) within 90 days of the date of incident – you can supply any outstanding documentation afterwards. See FAQs below for more information.

Please keep in mind you will want to read the full Terms and Conditions provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered Kellogg Community Credit Union Visa card to secure transactions.

FAQ

Below you will find answers to the most commonly asked questions about the benefit:

Q: What do I need to do when reserving a rental car to be eligible for coverage?

A: You must reserve and charge the rental in full on your covered Kellogg Community Credit Union Visa Credit card and you must decline the Collision or Loss Damage Waiver offered by the rental agency. The name embossed on the card must be listed as the primary renter on the rental agreement and all authorized drivers must be listed on the rental agreement. You must also follow all of the terms and conditions of the rental agreement.

Q: How does the benefit work for domestic auto rentals?

A: For domestic rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. Within your country of residence, you may rent the vehicle for up to 15 consecutive days per contract and you must report damages to the Benefit Administrator within 45 days of the incident. Coverage is up to the actual cash value of the rental vehicle as it was originally manufactured.

Q: How does the benefit work for international auto rentals?

A: For international rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. You may rent the vehicle for up to 31 consecutive days per contract and you must report damages to the Benefit Administrator within 45 days of the incident. Coverage is not available in Jamaica, the Republic of Ireland, Northern Ireland or Israel. It is not available where it is prohibited by law or by individual merchants or is in violation of the territory terms of the rental agreement.

Please note: Regulations vary outside the United States, so it is recommended that you check with the auto rental company before you travel to make sure this benefit will apply.

Q: What kinds of vehicles are covered? Not covered?

A: Most private passenger automobiles, minivans and sport utility vehicles are eligible, but some restrictions may apply. All other vehicles are not covered, including expensive, exotic and antique automobiles; cargo vans and certain other vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds and motorbikes; limousines; and recreational vehicles. Please contact the Benefit Administrator at 1-800-348-8472 (outside the U.S., call collect: 1-804- 673-1164) to inquire about a specific vehicle.

Q: What do I have to know in the event I have to file a claim?

A: You are responsible for gathering the necessary documentation to complete your claim. Please note, you must sign and return your claim form (or if you prefer file online) within 90 days of the date of incident – you can supply any outstanding documentation afterwards (all documents must be submitted within 365 days of the incident). The required documents are listed on the claim form and include:

- Copy of the accident report form
- Copy of the initial and final rental agreement
- Copy of the repair estimate and itemized repair bill
- Two photographs of the damaged vehicle, if available
- A copy of the demand letter which indicates the costs you are responsible for and any amounts that have been paid toward the claim

The Benefit Administrator may ask you to provide additional information (if applicable).