



Virginia Surety Company, Inc.
Card Benefits Administration
PO Box 979196
Miami, FL 33197-9196

July 06, 2025

Dear Rental Agency Representative:

This letter confirms the above named person is eligible for Auto Rental Coverage and is eligible for worldwide coverage. This includes the countries of the Republic of Ireland, Northern Ireland, Israel, and Jamaica. Coverage 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.

Insurance Type: Auto Rental Coverage

Coverage: The Auto Rental Coverage provides reimbursement up to \$60,000 for covered theft or collision damage, including

- The cost to repair the Rental Car.
- Reasonable towing expenses to the nearest collision repair facility.
- Valid loss-of-use charges imposed and substantiated by the Rental Agency.
- Administrative fees imposed by the Rental Agency

In the United States, if the Rental Vehicle is for commercial and/or business purposes the coverage provided by this benefit is primary. If the Rental Vehicle is not rented for commercial and/or business purposes and is instead rented for personal reasons, this benefit provides secondary coverage and would be excess and supplemental to any other insurance available. If You do not have personal automobile insurance or any other insurance, this coverage acts as primary. **Outside the United States, where this benefit is available, the coverage provided is primary.**

Who is covered: Only You, the individual to whom a Covered Card Account has been issued, as the primary renter of the Rental Vehicle, and any additional drivers permitted by the Rental Car Agreement are covered.

The following must be met in order for coverage to apply:

1. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.
2. The Loss/Damage Waiver offered by the rental agency must be declined by the cardmember in any state or country except where prohibited by law.
 - Purchase of Liability Coverage will NOT void the Auto Rental Coverage benefit.

3. The entire rental transaction must be secured and charged to the eligible card.
4. Anyone driving other than the person whose name is embossed on the card must be listed as an authorized driver on the rental contract.
5. The damage or theft must have taken place during the rental period as outlined on the rental agreement and acknowledged by the cardmember or authorized driver.

Certain vehicles are not covered by this benefit, including: exotic vehicles or any vehicle with a dealer or manufacturer's suggested retail price greater than \$125,000, and antique cars (cars over twenty (20) years old or that have not been manufactured for ten (10) years or more), cargo vans, trucks (other than pick-ups), motorcycles, mopeds, motorbikes, limousines and vehicles that are rented with a driver, recreational vehicles, and passenger vans with seating for more than twelve (12) people including the driver.

Please note that other terms and conditions, as defined in the Guide to Benefits, may apply. If you have questions regarding the Auto Rental Coverage, please call us at 1-800-350-0939 (U.S.) or 1-214-503-2951 (Outside U.S.), 24 hours a day, 7 days a week. We accept relay service calls.

Thank you,

Card Benefits Administration

ENJOY THE RIDE... BUT BE PREPARED!

PLEASE KEEP THIS PAGE WHILE TRAVELING

Important: When you pick up your rental, be sure to inspect the vehicle thoroughly. If you see any damage, immediately notify the rental car company. Record any pre-existing damage on the rental car company's check out slip. It may also be helpful to take photos of the vehicle's condition at the time of renting for your records.

In the event you need to file a claim, this letter can be shared with the rental car company to request some of the documents that may be needed. Note that other documents which come from different sources may also be required; please refer to the Guide to Benefits for additional information.

The following documents may be required in order to process a claim.

- Copy of the accident report form
- Copy of the initial and final Rental Car Agreement (front and back)
- Copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged Rental Vehicle, if available
- Police report, if filed
- Copy of the demand letter indicating the costs you are responsible for and any amounts that have been paid toward the claim
- Covered Card Account statement (showing the last four (4) digits of the Account number) demonstrating that the payment for the rental transaction was made on your Covered Card and/or with redeemable rewards
- Statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim
- If you have no other applicable insurance or reimbursement, please provide a statement to that effect
- Copy of your primary insurance policy's Declarations Page (if applicable) to confirm your deductible; this is the document(s) in your insurance policy that lists names, coverages, limits, effective dates, and deductibles

As all claim circumstances vary, some of the listed documents may not be applicable for a particular claim. Please note that additional documentation may be requested as needed to substantiate the claim.

We appreciate your business.

Thank you,
Card Benefits Administration