Drive with

Complete Confidence.

Protection Products for Every Journey

PAI & PEC | SLI | RLP

PAI	PEC	SLI	RLP
Personal Accident Insurance	Personal Effects Coverage	Supplemental Liability Insurance	Renter's Liability Protection

Coverage underwritten by StarNet Insurance Company | Claims administered by Triton Claim Management LLC

OPTIONAL COUNTER PROTECTION

Personal Accident & Effects Protection

PAI & PEC
Bundled for complete peace of mind

PERSONAL ACCIDENT INSURANCE

Accidental Protection Benefits

Accidental Death — Insured Renter	$250,000
Accidental Death — Insured Passenger	$125,000
Accidental Medical Expenses (per person)	$2,500
Ambulance Benefit (per person)	$500
PAI Aggregate per occurrence	$500,000

Coverage applies during entire rental period for renter & immediate family; passengers covered while in/boarding vehicle. Death benefit payable if injury results in death within 1 year.

PERSONAL EFFECTS COVERAGE

Your Belongings, Protected

Maximum per person	$750.00
Per-claim deductible	$0.00
PEC Aggregate per occurrence	$2,000

- Covers theft, damage, or accident to belongings in your rental vehicle.
- Reimburses actual cash value of most items.
- Protects the primary renter and immediate family.
- Police report required for PEC claim.

WHY IT MATTERS

- Your personal health insurance may not cover rental vehicle accidents.
- Personal belongings are at risk — theft can happen anywhere.
- One incident can result in thousands in unexpected expenses.

Who Is Covered?

Insured Renter
Full rental period — death & medical

Immediate Family
Full rental period — death & medical

Other Passengers
While in, boarding, or alighting

Key Exclusions

PAI Exclusions:

- Intentional or self-inflicted injury; suicide
- Use of vehicle while under influence of drugs/alcohol
- Speed contests or illegal racing
- Use of vehicle in violation of rental contract
- War, nuclear hazards
- Coverage is void for incidents in Mexico

PEC Exclusions:

- Currency, cards, bonds, tickets
- Perishables, animals, business samples

Proof of Coverage

Your Rental Agreement is your proof of coverage. It appears on the face of your agreement in printed form. Retain your copy — replacements available at any EXEC location.

SUPPLEMENTAL LIABILITY INSURANCE

SLI — $300,000 Limit

POLICY LIMIT

$300,000

per accident, above underlying limit

What SLI Covers

- Third-party bodily injury caused by the renter.
- Third-party property damage caused by the renter.
- Excess liability above any existing coverage you carry.
- Protection for you and any authorized additional driver.

SLI is excess of the higher of: (1) your existing personal liability coverage, or (2) applicable state minimum financial responsibility limits.

What SLI Does NOT Cover

- Damage or injury to the renter or authorized drivers.
- Family/household members or passengers.
- Accidents occurring in Mexico.
- Uninsured/underinsured motorist, collision, or no-fault benefits.
- Use in violation of the rental contract (DUI, speed contests, etc.).
- Vehicle operation by an unauthorized driver.
- Coverage obtained by fraud or misrepresentation.

Coverage Conditions

- SLI charges must be paid under the rental contract.
- Renter must initial the SLI box on the rental agreement at inception.
- Vehicle must be operated within rental contract terms.
- Coverage applies to the Renter or authorized additional drivers only.

RENTER'S LIABILITY PROTECTION

RLP — Primary Liability

COVERAGE TYPE

State-Required Limits

liability at limits required by your rental state

How RLP Protects You

- Provides liability insurance at the policy limits required by the state.
- Helps if you injure another person or damage third-party property.
- Covers the renter and any authorized additional driver.

State Liability Limits

STATE	BI/PERSON / BI/OCC / PD ($000s)
Alaska	**50** / **100** / **50**
Arizona	**25** / **50** / **15**
California	**30** / **60** / **15**
Colorado	**25** / **50** / **15**
Hawaii	**20** / **40** / **10**
Idaho	**25** / **50** / **15**
Montana	**25** / **50** / **10**
Nevada	**25** / **50** / **20**
New Mexico	**25** / **50** / **10**
Oregon	**25** / **50** / **10**
Utah	**25** / **65** / **15**
Washington	**25** / **50** / **10**
Wyoming	**25** / **50** / **20**

** BI = bodily injury, PD = property damage, per occurrence*

Coverage Conditions

- RLP charges must be paid per the rental contract.
- Renter must initial the RLP acceptance box on the rental agreement at inception.
- Vehicle must be operated within rental contract terms (no DUI, no speed contests, within geographic limits).
- Driver must be the renter or a specifically authorized additional driver.
- Coverage void if vehicle obtained by fraud or misrepresentation.

All products underwritten by StarNet Insurance Company

How to Make a Claim

Notify EXEC within 90 days of any incident

01 For Personal Injury

Seek medical attention immediately. Itemized medical expense documentation will be required by the insurance company to process a PAI claim.

02 For Personal Effects Loss

Notify local police authority immediately. A police report is required by the insurance company to pay a PEC claim.

03 For Any Incident

Notify your EXEC rental location immediately — in no event more than 90 days from the date of loss. Forms are available at all EXEC locations.

Submit Claims To:
Triton Claim Management LLC — Attn: PAI/PEC Claims
PO Box 527, Alpharetta, GA 30009

Toll-Free: (866) 763-4170
Claims055@berkley-PS.com
For SLI claims, call EXEC rental location first

Coverage at a Glance

Product	What It Covers	Maximum Benefit	Who's Covered	Key Exclusion
PAI	Accidental death & medical expenses	$500,000 aggregate $250K renter / $125K passenger $2,500 medical / $500 ambulance	Renter, family, passengers (in vehicle)	Alcohol/drugs, war, Mexico, intentional injury
PEC	Personal belongings — theft, damage, or accident	$750 per person $2,000 per occurrence $0 deductible	Renter and immediate family	Currency, electronics left after rental ends
SLI	3rd-party bodily injury & property damage	$300,000 per accident (excess of underlying limit)	Renter and authorized drivers	Passengers, family, Mexico, DUI
RLP	3rd-party liability — primary coverage	Per policy terms (primary before personal auto insurance)	Renter and authorized drivers	Passengers, family members

This brochure is a summary of benefits only and does not constitute your complete insurance policy. All coverages are subject to the terms, conditions, exclusions, and limitations of the underlying policy, available for inspection at any EXEC rental location or by request from the Claim Office. State laws may prohibit or modify optional products and benefits. The purchase of any product described herein is entirely optional; you are not required to purchase coverage in order to rent a vehicle. Coverage underwritten by StarNet Insurance Company.