EXEC RENT-A-CAR

REQUIRED CALIFORNIA DISCLOSURES

Voluntary Purchase
LDW is not required to rent. Civil Code §1939.02.

No Coercive Sales
EXEC may not use high-pressure or misleading tactics. §1939.04.

Check Your Own Coverage
Your personal auto insurance or credit card may already cover rental damage. EXEC will ask before offering LDW. §1939.05–06.

Written Agreement Only
LDW must appear on your signed rental agreement with daily rate disclosed.

Cancel Anytime
You may cancel LDW at any time. Charges apply only for days active. §1939.07.

No Adverse Action
EXEC may not refuse to rent to you because you decline LDW. §1939.02.

EXEC RENT-A-CAR

WHY CHOOSE LDW?

Simple. Clear. Complete.

① **No Out-of-Pocket Costs**
If covered damage occurs, you owe nothing beyond your daily LDW rate — no deductible, no repair invoice, no towing fees.

② **Protect Your Insurance Record**
Covered damage goes through EXEC, not your personal auto policy. No claims means no risk to your premium rates.

③ **One Simple Daily Rate**
Know exactly what you're paying before you sign. The LDW charge is disclosed on your rental agreement as required by California law.

WITH LDW	WITHOUT LDW
$0	**$2,400**
you pay after $2,400 repair	you pay after same repair

QUESTIONS OR CLAIMS?

See your EXEC rental agent
562-568-7609

EXEC RENT-A-CAR

CALIFORNIA VEHICLE RENTERS

Loss Damage Waiver

Drive worry-free with zero deductibles and zero claims against your personal collision insurance.

- Zero Deductible
- Theft Covered
- No Rate Impact
- Cancel Anytime

FOLD FOLD

CALIFORNIA CIVIL CODE §1939.01 ET SEQ.

Your Rights as a California Renter*

You cannot be required to buy LDW
Renting a vehicle cannot be conditioned on purchasing LDW. The decision is entirely yours. (Civil Code §1939.02)

No high-pressure or misleading sales tactics
EXEC is prohibited from using false, deceptive, misleading statements or intimidation to sell LDW. (§1939.04)

We must ask about your existing coverage
Before offering LDW, EXEC must ask whether your personal auto insurance covers rental vehicles. (§1939.06)

We must tell you about credit card coverage
If you have collision protection through a credit card, EXEC must disclose that before selling LDW. (§1939.05)

Written acceptance required
Your LDW election must appear on the signed rental agreement with a daily charge clearly disclosed. Verbal agreements do not apply.

You may cancel at any time
LDW can be cancelled during your rental. You are charged only for days the coverage was active. (§1939.07)

No refusal to rent
Declining LDW cannot result in EXEC refusing to rent to you or imposing adverse conditions. (§1939.02)

**LDW or Loss Damage Waiver coverage is often referred to as CDW or Collision Damage Waiver coverage for legal and comparison purposes and represents the same coverages.*

LOSS DAMAGE WAIVER

What LDW Covers

- ✔ **Collision damage** — Physical damage to the rental vehicle from collision with another vehicle or object.
- ✔ **Rollover damage** — Damage resulting from the rental vehicle overturning during the rental period.
- ✔ **Vehicle theft** — Complete theft of the rental vehicle while in your care during the rental period.
- ✔ **Vandalism** — Intentional damage caused to the rental vehicle by an unknown third party.
- ✔ **Weather & natural events** — Hail, flood, falling objects, fire, or other natural event damage.
- ✔ **Single-vehicle incidents** — Damage from potholes, curbs, road debris, or similar single-vehicle accidents.
- ✔ **Hit-and-run damage** — Damage caused by an unidentified or uninsured third-party vehicle.
- ✔ **Glass & windshield** — Damage to windows, windshield, mirrors, and other glass components.

No Dollar Limit on Covered Repairs

LDW waives the full cost of covered damage — no cap, no deductible. You pay only your daily LDW rate, regardless of repair cost.

How to Accept LDW

1 Review this brochure and your rental agreement.
2 Check the LDW acceptance box on the agreement.
3 Sign or initial next to your selection.
4 Cancel anytime — charged only for active days.

IMPORTANT LIMITATIONS

What LDW Does NOT Cover

- ✘ **Personal injury / medical expenses** — LDW covers vehicle damage only. See PAI for personal accident benefits.
- ✘ **Third-party liability** — Damage you cause to others' property or injury to others. See SLI/RLP.
- ✘ **Personal belongings** — Items inside the vehicle are not covered. See PEC for effects coverage.
- ✘ **Damage from DUI/DWI** — Any damage occurring while operating under influence of alcohol or drugs.
- ✘ **Unauthorized driver** — Damage caused by anyone not listed as an authorized driver on the rental agreement.
- ✘ **Prohibited vehicle use** — Racing, speed contests, off-road use, or any use violating the rental contract.
- ✘ **Intentional damage** — Damage deliberately caused by the renter or any authorized driver.
- ✘ **Incidents in Mexico** — LDW coverage is void for any incident occurring outside the United States.
- ✘ **Tire & rim damage only** — Standalone tire or rim damage not resulting from a covered collision event.

If an Incident Occurs — 6 Steps

1. **Stop safely**
Move vehicle to a safe location if possible.
2. **Call police**
File a police report for accidents, theft, or vandalism.
3. **Photograph everything**
Document all damage, location, plates, surroundings.
4. **Call EXEC immediately**
Notify your rental location before moving if possible.
5. **Do not admit fault**
Let the claims process determine liability.
6. **Submit your report**
Provide police report no., photos, and third-party info.