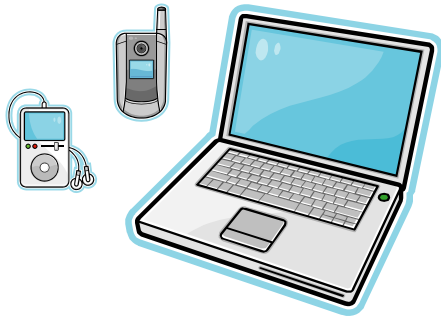


PEC (Personal Effects Coverage)

- PEC provides coverage for theft or damage of renter's personal items inside the rental car.
- Usually costs between \$2 and \$5 per day.



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What you should know about Automobile Insurance



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What insurance do I need?

Check your own auto insurance policy or credit card agreement, if you charged the car rental, as you may already be covered for such damage. *The waiver may also exclude instances where a car is stolen, tire damage, or drivers who have taken drugs, even when the drug is nothing more than over-the-counter cold or headache medicine.*



CDW (Collision Damage Waiver; also sometimes called LDW: Loss Damage Waiver)

- CDW/LDW is technically not insurance but does relieve you of financial liability for a rental car damaged by an accident, vandalism, or theft.
- This agreement can be voided in certain circumstances (e.g. if you drive the car recklessly or if you are under the influence of alcohol, painkillers, etc.)
- This agreement may not include coverage when the car is stolen or in the case of tire damage.
- Make sure to check the CDW/LDW agreement to determine what is and is not covered and when.
- Usually costs between \$9 and \$20 per day.

LIS (Liability Insurance Supplement; also sometimes called SLI: Supplemental Liability Insurance)

- LIS/SLI is insurance in excess of whatever auto insurance you already own.
- Provides coverage in the event that an accident causes bodily injury or property damage to someone other than the renter and passengers.
- Usually costs between \$7 and \$9 per day

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PAI (Personal Accident Insurance)

- Insurance that covers the renter and passengers for medical expenses.
- This insurance is not necessary for most renters that are already covered by their personal health policies or travel insurance.
- Usually costs between \$3 and \$5 per day

